Saskatchewan
Teachers'
Superannuation
Commission

Annual Report
1987-88

Saskatchewan
Teachers'
Superannuation
Commission

Superannuation

Group Life Insurance

Dental Plan

89-02796/

Annual Report
1987-88

Saskatchewan Teachers' Superannuation Commission

**Fifty-Eighth Annual Report of the
Saskatchewan Teachers'
Superannuation Commission
for the Year Ended June 30, 1988**

**Twenty-Eighth Annual Report of the
Saskatchewan Teachers'
Superannuation Commission
The Teachers' Life Insurance
(Government Contributory) Act
Chapter T-8, R.S.S. 1978
for the Year Ended August 31, 1988**

**Third Annual Report of the
Saskatchewan Teachers' Superannuation Commission
The Teachers' Dental Plan Act
for the Year Ended March 31, 1988**

Regina, Saskatchewan

Table of Contents

Letter of Transmittal 3

Teachers' Superannuation Commission 5

Superannuation Plans 6

Tables/Schedules/Financial Statements 9

Group Life Insurance 50

Dental Plan 53

Letter of Transmittal

The Honourable Lorne H. Hepworth
Minister in Charge,
Teachers' Superannuation Commission,
Regina, Saskatchewan.

Sir:

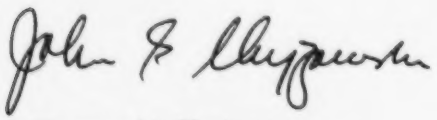
The Teachers' Superannuation Commission has the honour to submit the annual report outlining the activities under the Teachers' Superannuation Act for the year ending June 30, 1988.

The Commission also has the honour to report as follows:

(1) for the period ending August 31, 1988, the transactions under Group Policy 62041, underwritten by Metropolitan Life Insurance Company of Canada authorized by Order in Council 723/87 dated August 25, 1987, in accordance with Section 4, The Teachers' Life Insurance (Government Contributory) Act; and

(2) for the period ending March 31, 1988, the transactions under an Administrative Services Agreement with Metropolitan Life Insurance Company authorized by Order in Council 112/86 dated February 13, 1986, in accordance with Section 6, The Teachers' Dental Plan Act.

Respectfully submitted,

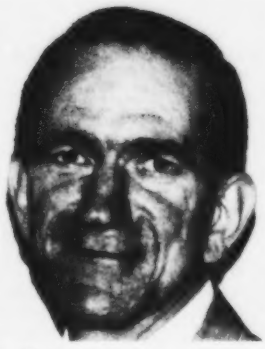


J. Chyzowski, Chairman

Commissioners

J. Chyzowski

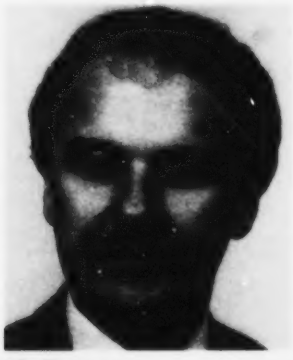
S. Pillar
Resigned Dec. 31, 1987



F. Herron

G. Rathgeber
Resigned Aug. 31, 1988

A. Scherr



M. Benson

S.B. Taylor
Resigned Aug. 31, 1988

Teachers' Superannuation Commission

Objectives

The Teachers' Superannuation Commission, which consists of seven members appointed by the Lieutenant Governor in Council, is responsible to the Minister of Education for the administration of the Teachers' Superannuation Act, The Teachers' Life Insurance (Government Contributory) Act, The Teachers' Dental Plan Act and the Regulations to these Acts.

The primary objectives of the Commission are:

- to collect superannuation contributions from all participating teachers and to provide superannuation allowances and annuities to teachers who retire and to dependants of deceased teachers and of deceased superannuates;
- to provide disability benefits to eligible teachers who are unable to continue teaching due to illness;
- to administer the teachers' group life insurance plan which is underwritten by a life insurance company;
- to administer and manage the teachers' dental plan;
- to administer the teachers' voluntary contribution fund;
- to monitor the investment of superannuation funds.

Administration

In accordance with Section 4 of The Teachers' Superannuation Act, the Teachers' Superannuation Commission consists of three members nominated by the executive committee of the Saskatchewan Teachers' Federation, three members nominated by the Minister of Education and a chairman nominated by these six members. All appointments are made by the Lieutenant Governor in Council for a term of five years.

Appointed Commission members include:

Chairman - John Chyzowski

Nominated by the Minister

Michael Benson

Art Scherr

Steven Pillar
(Resigned December 31, 1987)

Nominated by the Saskatchewan Teachers' Federation

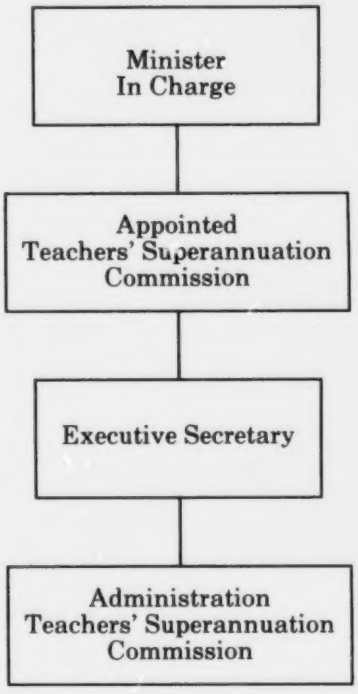
Fred Herron
Gloria Rathgeber
S. Boyd Taylor

Executive Secretary
Arleen F. Schultz

Acknowledged are the services of S. Pillar, G. Rathgeber and S. Boyd Taylor as Commission members and their contribution to the administration of teacher benefits in Saskatchewan.

Appreciation is also extended to the Commission administrative staff and to those persons within government, within Saskatchewan School divisions and within Saskatchewan community colleges whose cooperation and assistance have resulted in another successful year of operation for the Commission.

Organization



Superannuation Plans

Plans

Legislation was introduced July 1, 1930 to inaugurate a superannuation plan for teachers in Saskatchewan. The plan provisions under the original Teachers' Superannuation Act have been significantly amended over the past 58 years. A major milestone was in 1974 when the Teachers' Superannuation Plan became a negotiable matter as a mandatory item under The Teacher Collective Bargaining Act, 1973. This provision was subsequently incorporated into section 232 of The Education Act. As a negotiable item, any amendments to The Teachers' Superannuation Act must first be agreed to and included in a provincial collective bargaining agreement. Legislation is then amended to reflect the negotiated provisions of the plan.

Effective July 1, 1980 the "money accumulation pension" concept was introduced to Saskatchewan teachers. Also effective July 1, 1980, the Minister of Finance began matching teacher contributions to both the formula or defined benefits plan and to the recently introduced annuity or money accumulation plan.

Formula or Defined Benefits Plan

All teachers who began teaching prior to July 1, 1980, are participants in the formula plan, unless the option to transfer to the annuity or money accumulation plan has been exercised. The allowance payable to a teacher who superannuates under this plan is determined by applying a formula based on years of service and highest salaries earned during any five years of teaching.

Annuity or Money Accumulation Plan

This plan, introduced July 1, 1980, applies to all teachers who began teaching in Saskatchewan after July 1, 1980. The allowance payable to a teacher who superannuates under this plan is in the form of a life annuity based on the money accumulated and standing to the credit of the teacher at the time of retirement. The total accumulated amount includes matching government contributions. Main factors affecting the amount accumulated and the size of the annuity at the time of retirement are:

- rate of salary increases;
- contribution rates;
- earnings of the annuity fund;
- age at retirement; and
- type of annuity selected.

Funds

All monies are held in trust by the Minister of Finance. The portfolio of high quality investments includes bonds, debentures, mortgages and equities.

Four distinct funds have been established.

Teachers' Superannuation Fund

This fund consists of all contributions made by teacher participants of the Formula Plan, plus matching contributions by the provincial government commencing July 1, 1980, together with credited interest currently calculated at the rate of 7 per cent compounded annually. In addition to matching contributions, the government support includes any monies required to meet payments for allowances granted under the plan.

All contributions made by or on behalf of a teacher remain in the Teachers' Superannuation Fund until the date of retirement. At that time, the total amount standing to the credit of the teacher is available for the payment of superannuation allowances.

Annuity Fund

This fund consists of contributions made by teacher participants of the Annuity Plan together with matching government contributions, plus interest as earned by this fund. At the present time, teachers and government each contribute a percentage of the teacher's salary inclusive of Canada Pension Plan contributions. Under certain conditions a teacher may elect to transfer the contributions and interest to their credit in the formula plan, together with a government matching amount and a government bonus interest amount, to the Annuity Fund.

Supplementary Allowances Fund

This fund was established on behalf of all teachers who contribute to the Annuity Plan. The proceeds of this fund are to be used for indexing annuities and for providing payment of dependant children's allowances upon the death of a teacher.

The main source of monies to this fund consists of the difference between the total contribution rate and the combined Canada Pension Plan and Annuity Fund contribution. The government contributes a matching amount.

Voluntary Contributions Fund

Effective December 13, 1985, a Voluntary Contributions Fund was established under legislation pursuant to the 1985-86 Provincial Collective Bargaining Agreement between boards of Education/ Government of Saskatchewan and the teachers of Saskatchewan. With this amendment to the Teachers' Superannuation Act a teacher was allowed to make additional tax deductible pension contributions which are invested and accounted for separately from the mandatory superannuation contributions. Effective October 9, 1986, the Federal Government disallowed tax deductible additional voluntary contributions. All Fund earnings are allocated to the teacher contributors. These voluntary contributions have no impact on the level of superannuation benefits to which a teacher may be entitled as a participant in either the Formula or Annuity Plan. Teachers must cease teaching to be eligible for a refund of voluntary contributions.

Reciprocal Agreements

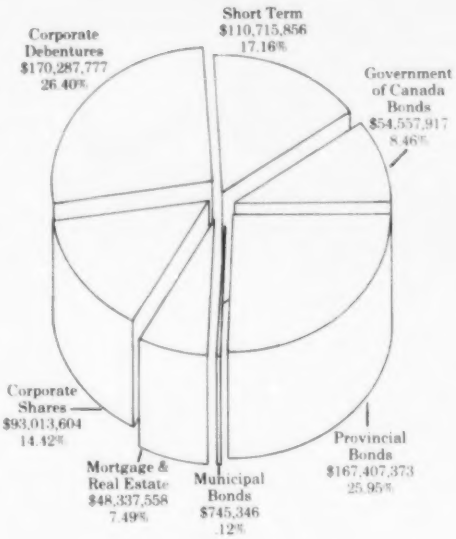
The Teachers' Superannuation Commission may enter into reciprocal pension agreements with other teacher employer groups and with public sector employer groups. Agreements are presently in effect between the Saskatchewan Teachers' Superannuation Commission and the following pension jurisdictions:

- provincial teacher pension authorities in the other nine provinces;
- Province of Saskatchewan Public Service Superannuation Board and the Public Employees (Government Contributory) Superannuation Plan Supervisory Board;
- Government of Canada Public Service Superannuation;
- Province of Alberta Public Service Pension Board, the Public Service Management Board and the Local Authorities Board;
- Crown Investments Corporation of Saskatchewan;
- Province of Saskatchewan Municipal Employees' Superannuation Commission;
- University of Saskatchewan;
- University of Regina;
- University of Alberta;
- Board of Trustees of the Evangelical Lutheran Church of Canada; and
- Board of Trustees of the Western Christian College.

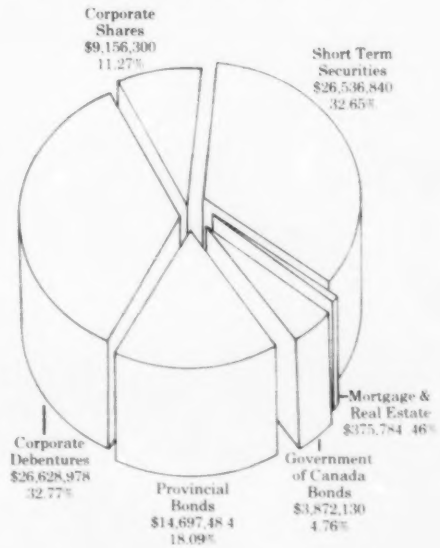
Investments

The assets of the Teachers' Superannuation Fund, the Annuity Fund, the Supplementary Allowances Fund and the Voluntary Contributions Fund are invested through Saskatchewan Finance, Investments and Financial Services Branch. Investments are of high quality to yield the best possible return with minimum risk.

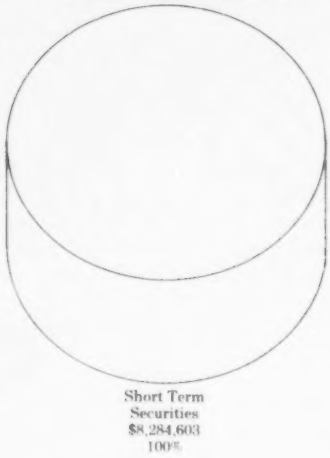
Teachers Superannuation Fund - $645,065,431



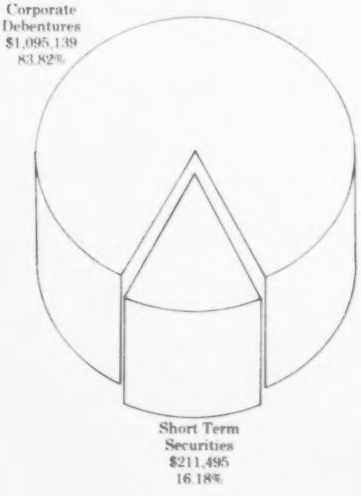
Annuity Fund - $81,267,516



Supplementary Allowances Fund - $8,284,603



Voluntary Contributions Fund - $1,306,634



Highlights of the 1987-88 Fiscal Year

- The minimum fund balance in the Teachers' Superannuation Fund rose from $487,998,371 at June 30, 1987 to $547,932,801 at June 30, 1988 for a net increase of $59,934,430. These figures include interest on Government Contributions.
- Teacher and government accumulated balances in the Annuity Fund rose from $63,303,211 at June 30, 1987 to $82,365,162 at June 30, 1988, for a net increase of $19,061,951.
- Teacher and matched government contributions to the Teachers' Superannuation Fund, the Annuity Fund and the Supplementary Allowances Fund for the year totalled $65,105,533 compared with $63,539,032 the previous year. Another $3,001,311 was received through transfers pursuant to reciprocal agreements with other registered pension plans. In 1986-87 those transfers totalled $3,414,019.
- Termination refunds paid for 1987-88 were $1,981,422 and reciprocal transfers out were $2,502,717. In 1986-87 these amounts were $1,807,493 and $2,766,850 respectively.
- Payment of teacher allowances and annuities to superannuates, surviving spouses, dependants and nominees totalled $78,404,449 for 5,683 recipients, an increase of 227 recipients and an increase of $7,957,038 over the previous year ending June 30, 1987 (June 30, 1987 $70,447,411 for 5,456 recipients). These figures include a total of 35 disability allowances which were granted in 1987-88 as compared to a total of 53 granted in 1986-87.
- During the year 103 superannuates and 23 teachers died.
- Administration costs were $730,537 in 1987-88, an increase of $127,053 compared to 1986-87.
- Interest earnings on investments in the Teachers' Superannuation Fund were at the approximate rate of 8.73 per cent. The rate of interest allocated on monies in the Annuity Fund was 9.26 per cent and 9.17 per cent on monies in the Supplementary Allowances Fund.
- The 1987-89 Provincial Collective Bargaining Agreement also provided for the latest date for transfer from the Teachers' Formula Plan to the Teachers' Annuity Plan to be extended from June 30, 1988 to June 30, 1991.

Tables/Schedules
Financial Statements

Superannuation Tables

Superannuates, Annuitants, Dependants and Survivors 10
Teachers Granted an Age and Service Allowance 11
Teachers Granted an Annuity 16
Teachers Granted a Disability Allowance 16
Dependants of Deceased Teachers Granted an Allowance 17
Disability Removed 17
Deceased Superannuated Teachers 17
Deceased Teachers 19
Information on Deceased Teachers 20
Information on Age and Service Allowances Granted 20
Information on Annuities Granted 26
Information on Disability Allowances Granted 26
Information on Allowances Granted to Dependants of Deceased Teachers 27

Investment Schedules

Teachers' Superannuation Fund

Investments and Accrued Interest 28
Investments Acquired 28
Investments Disposed 31

Annuity Fund

Investments and Accrued Interest 36
Investments Acquired 36
Investments Disposed 37

Supplementary Allowances Fund

Investments and Accrued Interest 39

Voluntary Contributions Fund

Investments and Accrued Interest 39
Investments Acquired 39
Investments Disposed 40

Financial Statements

Auditor's Report 42
Balance Sheet 43
Changes in Fund Balance 44
Annuity Underwriting Income and Retained Earnings 44
Notes to the Financial Statements 45

Table 1
Superannuates, Annuitants, Dependants and Survivors

For the Years Ended June 30	Age & Service		Annuity		Disability		Dependants		Order in Council	Deferred	Survivors	Total	Pensions				Discontinued Disability		Total	Disability Cases Transferred to Age & Service Status	
	Male	Female	Male	Female	Male	Female	Sup'n	Annuity					Age & Service Male	Age & Service Female	Annuity Male	Annuity Female	Male	Female		Male	Female
1931	2	6	–	–	1	–	–	–	–	–	–	9	–	–	–	–	–	–	–	–	–
1932	3	9	–	–	5	3	–	–	–	–	–	20	–	–	–	–	–	–	–	–	–
1933	1	2	–	–	8	5	–	–	–	–	–	16	–	–	–	–	–	–	–	–	–
1934	6	9	–	–	7	4	–	–	–	–	–	26	3	–	–	–	–	1	4	–	–
1935	2	8	–	–	3	2	–	–	–	–	–	15	3	3	–	–	3	–	9	–	–
1936	2	7	–	–	1	–	–	–	–	–	–	10	2	1	–	–	–	–	3	–	–
1937	4	3	–	–	3	7	–	–	–	–	–	17	2	2	–	–	–	1	5	–	–
1938	8	6	–	–	–	2	–	–	–	–	–	16	1	–	–	–	–	2	3	–	–
1939	6	12	–	–	3	4	–	–	–	–	–	25	3	1	–	–	1	1	6	–	–
1940	6	15	–	–	6	2	–	–	–	–	–	29	2	1	–	–	–	1	4	–	–
1941	9	9	–	–	7	7	–	–	–	–	–	32	2	4	–	–	–	1	7	–	–
1942	14	8	–	–	5	2	–	–	–	–	–	29	1	3	–	–	–	–	4	–	–
1943	1	6	–	–	2	1	–	–	–	–	–	10	–	2	–	–	3	–	5	–	–
1944	3	7	–	–	2	3	–	–	–	–	–	15	5	2	–	–	1	–	8	–	–
1945	6	7	–	–	2	3	–	–	–	–	–	18	7	5	–	–	–	–	12	–	–
1946	13	14	–	–	5	9	–	–	5	–	–	46	4	6	–	–	–	1	11	–	–
1947	15	13	–	–	6	3	–	–	3	–	–	40	7	2	–	–	1	1	11	–	–
1948	14	30	–	–	1	5	–	–	2	–	–	52	4	4	–	–	1	–	9	–	–
1949	9	16	–	–	3	3	–	–	1	–	–	32	5	12	–	–	1	1	19	–	–
1950	11	19	–	–	–	8	1	–	2	–	–	41	2	5	–	–	–	2	9	–	–
1951	19	20	–	–	1	2	3	–	1	–	–	46	10	6	–	–	–	–	16	–	–
1952	16	15	–	–	1	4	2	–	1	–	–	39	7	11	–	–	–	1	19	–	–
1953	24	12	–	–	5	8	1	–	1	–	–	51	5	7	–	–	–	–	12	–	–
1954	15	24	–	–	3	9	1	–	2	–	–	54	3	4	–	–	1	2	10	–	–
1955	15	17	–	–	2	5	–	–	3	–	–	42	4	9	–	–	1	–	14	–	–
1956	14	42	–	–	4	2	3	–	–	–	–	65	4	5	–	–	1	1	11	–	–
1957	27	25	–	–	4	3	3	–	–	–	–	62	4	12	–	–	4	3	23	–	–
1958	24	18	–	–	2	5	2	–	–	–	–	51	4	8	–	–	1	1	14	–	–
1959	15	24	–	–	4	5	1	–	2	–	–	51	8	6	–	–	–	1	15	–	–
1960	24	34	–	–	2	6	5	–	1	–	–	72	7	11	–	–	1	2	21	–	–
1961	16	30	–	–	1	9	3	–	–	–	–	59	8	13	–	–	2	1	24	–	–
1962	22	37	–	–	1	11	3	–	1	–	–	75	9	8	–	–	–	–	17	–	–
1963	22	37	–	–	1	7	3	–	1	–	–	71	5	9	–	–	1	2	17	–	–
1964	22	47	–	–	3	13	3	–	–	–	–	88	13	18	–	–	–	4	35	–	–
1965	43	49	–	–	3	12	2	–	1	–	–	110	5	12	–	–	1	4	22	–	–
1966	37	63	–	–	4	17	4	–	1	–	–	126	5	15	–	–	1	6	27	–	–
1967	49	80	–	–	7	13	7	–	1	–	–	157	16	21	–	–	2	8	47	–	–
1968	72	73	–	–	6	15	4	–	–	–	–	170	12	11	–	–	2	2	27	–	–
1969	58	78	–	–	7	12	2	–	1	–	–	158	6	26	–	–	1	3	36	–	–
1970	46	102	–	–	8	23	4	–	–	–	–	183	6	22	–	–	5	3	36	–	–
1971	65	113	–	–	7	18	4	–	8	4	–	219	5	21	–	–	–	4	30	–	–
1972	56	139	–	–	5	19	6	–	1	5	–	231	10	31	–	–	1	3	45	–	2
1973	66	133	–	–	8	15	6	–	4	2	–	234	12	27	–	–	2	3	44	2	5
1974	48	164	–	–	5	22	2	–	1	3	–	245	25	30	–	–	3	2	60	–	6
1975	73	176	–	–	8	11	9	–	1	3	30	311	28	25	–	–	2	2	57	1	3
1976	61	166	–	–	5	17	8	–	1	4	31	293	3	21	–	–	2	9	35	1	6
1977	79	210	–	–	8	24	3	–	1	–	30	355	6	22	–	–	6	7	41	2	1
1978	71	171	–	–	5	11	7	–	–	–	29	294	2	24	–	–	4	6	36	1	2
1979	64	157	–	–	8	13	7	–	–	–	29	278	9	32	–	–	4	12	57	2	–
1980	71	185	–	–	9	14	8	–	–	–	40	327	3	35	–	–	8	12	58	2	7
1981	108	205	–	–	13	18	9	–	–	–	38	391	8	36	–	–	6	11	61	3	3
1982	86	183	–	2	13	18	5	–	–	–	47	354	9	35	–	–	4	12	60	2	6
1983	99	178	–	–	8	22	13	–	–	3	48	371	10	53	–	–	6	8	77	3	3
1984	113	168	–	–	5	16	4	–	–	1	48	355	31	44	–	–	4	16	95	1	3
1985	129	172	3	–	6	9	8	–	–	2	42	371	29	36	–	–	9	5	79	3	2
1986	123	168	1	1	21	25	3	–	1	–	47	390	35	58	–	–	8	16	117	1	1
1987	114	156	4	7	26	27	8	4	–	1	55	402	49	51	5	–	7	17	129	2	1
1988	130	151	2	12	19	16	10	–	–	–	46	386	29	62	–	–	9	13	113	–	1
Total	2271	4028	10	22	318	569	177	4	48	28	560	8035	497	930	5	–	120	214	1766	28	52

Table 2
Teachers Granted an Age and Service Allowance During the Year 1987-88

Name	Last Teaching Position	Date Granted
Albrecht, Gordon J.	Saskatoon S.D. 13	July 1, 1987
Alexander, Jean E.	Saskatoon S.D. 13	July 1, 1987
Amundson, Muriel E.	Tiger Lily S.D. 54	July 1, 1987
Anderson, Edith I.	Northern Lakes S.D. 64	July 1, 1987
Anderson, Janet I.	Saskatoon S.D. 13	July 1, 1987
Anderson, Morris A.	Luther College	July 1, 1987
Arsenault, Margaret I.	Northern Lakes S.D. 64	July 1, 1987
Aston, Lorne A.	Regina S.D. 4	July 1, 1987
Barker, Kenneth P.	St. Paul's R.C.S.S.D. 20	June 1, 1988
Bater, Agnes M.	Lloydminster S.D. 99	July 1, 1987
Beauchesne, Madeleine	Northern Lakes S.D. 64	May 4, 1988
Beaudry, Jeannette A.	Regina R.C.S.S.D. 81	Dec. 19, 1987
Beilman, Victor A.	North Battleford R.C.S.S.D. 16	July 1, 1987
Bell, Edna M.	Northern Lights S.D. 113	Nov. 18, 1987
Bell, Joan P.	Carlton Comp. High School	Dec. 12, 1987
Bender, William G.	Saskatoon S.D. 13	July 1, 1987
Berezowsky, William I.	Wood River S.D. 70	July 16, 1987
Besse, Lluella A.	Biggar S.D. 50	July 1, 1987
Bexfield, Ruth L.	Lloydminster S.D. 99	Sep. 11, 1973
Binette, Etiennette R.	Shaunavon S.D. 71	Dec. 5, 1987
Boechler, Ileen M.	St. Paul's R.C.S.S.D. 20	July 1, 1987
Boehm, Benedict J.	Saskatoon S.D. 13	July 1, 1987
Bogdanski, Mike	Northern Lights S.D. 113	July 1, 1987
Bohn, Louise E.	Wilkie S.D. 59	Dec. 1, 1987
Boschman, Marvin D.	Saskatoon West S.D. 42	July 1, 1987
Brownell, Elizabeth A.	Nipawin S.D. 61	July 1, 1987
Brumwell, Edward J.	Rosetown S.D. 43	July 1, 1987
Bucsis, Anne M.	Moose Jaw S.D. 1	July 1, 1987
Buhler, Edward	Parkland S.D. 63	July 1, 1987
Buness, Elnore K.	Parkland S.D. 63	July 1, 1987
Chaberek, Betty	Estevan S.D. 95	July 1, 1987
Chamberlain, Winnifred	Prince Albert S.D. 3	July 1, 1987
Charron, Florence L.	Saskatoon S.D. 13	July 1, 1987
Chartier, Sr. Aurore	Spiritwood R.C.S.S.D. 82	July 1, 1987
Chubey, Julia	Moose Jaw R.C.S.S.D. 22	Mar. 25, 1988
Clarke, Wesley M.	Nipawin S.D. 61	July 1, 1987
Clausen, Roberta J.	Saskatoon S.D. 13	July 1, 1987
Cornet, Germaine	Swift Current Comp. S.D. 94	Aug. 30, 1987
Coviello, Donald K.	Saskatoon S.D. 13	July 1, 1987
Cox, Dorothy B.	Regina S.D. 4	July 1, 1987
Craig, Helen A.	Shamrock S.D. 38	July 1, 1987
Daku, Pauline E.	Broadview S.D. 18	July 1, 1987
Day, Catherine F.	St. Paul's R.C.S.S.D. 20	Mar. 28, 1982
Degenhardt, Helen	Meadow Lake S.D. 66	July 1, 1987
Dennis, Magdalena A.	Meadow Lake S.D. 66	July 1, 1987
Derbowka, Marie F.	Yorkdale S.D. 36	July 1, 1987
Diehl, Marion E.	Leader S.D. 24	Dec. 19, 1987
Dixon, Russell B.	Wood River S.D. 70	Dec. 5, 1987
Dohms, Olive L.	Tisdale S.D. 53	Sep. 5, 1987
Donald, Marion E.	Moosomin S.D. 9	July 1, 1987
Doroshenko, Eugene	Broadview S.D. 18	July 1, 1987
Dufour, Searle S.	Regina S.D. 4	July 1, 1987
Dumba, Andrew	South East Region C.C.	Dec. 25, 1987
Dumur, Joyce E.	Regina S.D. 4	Mar. 19, 1988
Dunn, Shirley V.	Arcola S.D. 72	Aug. 29, 1987
Dutka, William J.	Saskatoon S.D. 13	July 1, 1987
Elliott, Ramona M.	Rosetown S.D. 43	Nov. 17, 1987

Table 2 continued

Name	Last Teaching Position	Date Granted
Ens, Walter	Lloydminster S.D. 99	July 1, 1987
Estabrooks, Beatrice M.	Borderland S.D. 68	July 1, 1976
Falk, David	Kinistino S.D. 55	July 1, 1987
Farquharson, Sheila L.	Moose Jaw S.D. 1	Feb. 8, 1988
Fellner, Alfred J.	Estevan R.C.S.S.D. 27	July 1, 1987
Fenske, Harold J.	Yorkdale S.D. 36	July 1, 1987
Ferguson, Audrey M.	Buffalo Plains S.D. 21	July 1, 1987
Ferguson, Kathleen M.	Regina S.D. 4	Apr. 20, 1988
Fisher, Evangeline H.	Kamsack S.D. 35	Jan. 1, 1988
Flasch, Eugene F.	Northern Lakes S.D. 64	July 1, 1987
Flory, Edith M.	Humboldt S.D. 104	Aug. 25, 1983
Foulston, Esther E.	Buffalo Plains S.D. 21	July 1, 1987
Fraser, Iris M.	Sturgis S.D. 45	July 1, 1987
Frederickson, Ronald	Saskatoon East S.D. 41	July 1, 1987
Friesen, Alvina V.	St. Paul's R.C.S.S.D. 20	Dec. 19, 1987
Friesen, Wesley J.	Lloydminster S.D. 99	July 1, 1987
Fuller, Alan A.	Estevan Rural S.D. 62	July 1, 1987
Furseth, Jean E.	Swift Current Rural S.D. 75	July 1, 1987
Fylyshtan, Helen A.	Canora S.D. 37	July 1, 1987
Gale, June E.	Cupar S.D. 28	July 1, 1987
Gaudet, Raoul J.	Wakaw S.D. 48	July 1, 1987
Gauthier, Marie R.	Prince Albert R.C.S.S.D. 6	July 1, 1987
German, Edward	Canora S.D. 37	July 1, 1987
Germann, Francis J.	Athol Murray College Of Notre Dame	July 1, 1987
Gibbons, Eva E.	Assiniboia S.D. 69	July 1, 1987
Gill, Pirtpal S.	Broadview S.D. 18	July 1, 1987
Gillies, Victoria	Regina R.C.S.S.D. 81	July 1, 1987
Gisi, June M.	Prince Albert Regional C.C.	July 1, 1987
Glauser, Lorne E.	Saskatoon S.D. 13	July 1, 1987
Golemba, Jean M.	Deer Park S.D. 26	July 1, 1987
Goulden, Melvin L.	Humboldt Rural S.D. 47	July 1, 1987
Gowda, Dorothy J.	Wadena S.D. 46	July 1, 1987
Grabowski, Chester S.	Sask. Valley S.D. 49	July 1, 1987
Graf, Sr. Mary F.	Humboldt Rural S.D. 47	Nov. 21, 1987
Gran, Marcella D.	St. Paul's R.C.S.S.D. 20	July 1, 1987
Grasby, Harland E.	Saskatoon S.D. 13	July 1, 1987
Green, Robert E.	Sask. Valley S.D. 49	July 1, 1987
Greschuk, Nick	Yorkton R.C.S.S.D. 86	July 1, 1987
Grunerud, Elsie E.	Outlook S.D.32	July 1, 1987
Hamelin, Edith I.	Regina S.D. 4	July 1, 1987
Hamelin, Paul J.	Regina East S.D. 77	July 1, 1987
Hammer, Helen	Maple Creek S.D. 17	Feb. 12, 1988
Hamp, Edward R.	Lloydminster S.D. 99	July 1, 1987
Hart, Leonard D.	Rosetown S.D. 43	Dec. 5, 1987
Hayden, Jean P.	Saskatoon S.D. 13	Apr. 1, 1988
Henault, Evelyn L.	Saskatoon S.D. 13	July 1, 1987
Hergott, Antonia E.	Humboldt R.C.S.S.D. 15	Dec. 3, 1987
Herman, Peter	Parkland S.D. 63	July 1, 1987
Hermann, Bernard M.	North Battleford R.C.S.S.D. 16	Oct. 21, 1987
Hnatuk, Violet	Shamrock S.D. 38	May 8, 1988
Hobbs, Mabel E.	Eastend S.D. 8	June 1, 1988
Holash, Joseph A.	Regina R.C.S.S.D. 81	July 1, 1987
Hornung, David P.	Regina R.C.S.S.D. 81	July 1, 1987
Houghton, Mervyn R.	Saskatoon S.D. 13	Dec. 19, 1987
Hubick, Marjorie M.	Regina S.D. 4	July 1, 1987
Huculak, Nestor V.	North Battleford S.D. 103	July 1, 1987
Hudy, Leslie H.	Last Mountain S.D. 29	July 1, 1987

Table 2 continued

Name	Last Teaching Position	Date Granted
Hundeby, Grace M.	Outlook S.D. 32	Sep. 11, 1987
Hyam, Rodney A.	Nipawin S.D. 61	July 1, 1987
Isaak, Peter D.	Saskatoon S.D. 13	July 1, 1987
Jarvis, Marjorie	Hudson Bay S.D. 52	Feb. 8, 1988
Kammermayer, Joseph A.	St. Paul's R.C.S.S.D. 20	July 1, 1987
Keil, Robert J.	Saskatoon West S.D. 42	July 1, 1987
Kerr, Elsie G.	Hudson Bay S.D. 52	July 1, 1987
Kirk, Mary J.	Regina S.D. 4	July 1, 1987
Komarnicki, Pauline O.	Radar Hill D.N.D.	June 15, 1988
Korchinski, Bonace O.	Saskatoon S.D. 13	July 1, 1987
Kostiuk, Mary	Wakaw S.D. 48	July 1, 1987
Kotyk, Adam	Canora S.D. 37	July 1, 1987
Krepakevich, Gene M.	Yorkdale S.D. 36	July 1, 1987
Krochak, Natalie	Swift Current R.C.S.S.D. 11	Mar. 9, 1988
Krynowsky, William	Saskatoon S.D. 13	Dec. 19, 1987
Langlois, Armande R.	Shaunavon S.D. 71	July 1, 1987
Laughlin, Gwendolyn I.	Northern Lakes S.D. 64	July 1, 1987
Law, Keith G.	Rosetown S.D. 43	July 1, 1987
Lawson, Laura M.	North Battleford S.D. 103	July 1, 1987
Leiter, Rudolf	Nipawin S.D. 61	July 1, 1987
Lepage, Loretta B.	Wakaw S.D. 48	July 1, 1987
Lintott, Lloyd E.	Arcola S.D. 72	Dec. 19, 1987
Lockerbie, David M.	Saskatoon S.D. 13	July 1, 1987
Lofstrom, Melvin M.	Saskatchewan Teachers' Federation	Dec. 25, 1987
Lundgren, Olga	Potashville S.D. 80	June 1, 1987
MacDonald, Marie B.	Lloydminster R.C.S.S.D 89	July 1, 1987
MacDonald, Mary E.	Estevan Rural S.D. 62	Mar. 8, 1988
Machala, Sophie A.	Hudson Bay S.D. 52	July 1, 1987
MacKenzie, Catherine	Saskatoon S.D. 13	July 1, 1987
MacKenzie, Norman J.	Regina S.D. 4	July 1, 1987
MacNeill, James A.	Saskatoon S.D. 13	Sep. 23, 1987
Maki, Arnold G.	Borderland S.D. 68	Dec. 23, 1987
Makowsky, Alvin A.	Kamsack S.D. 35	July 1, 1987
Manley, Terence O.	Saskatoon S.D. 13	July 1, 1987
Marchildon, Yolande M.	Tisdale S.D. 53	July 1, 1987
Marianchuk, Nestor	Humboldt Rural S.D. 47	July 1, 1987
Martin, Ruth E.	Northern Lakes S.D. 64	July 1, 1987
Martina, Elaine M.	Sturgis S.D. 45	Dec. 19, 1987
Massier, Robert C.	Radville S.D. 67	July 1, 1987
Mathuik, Andrew	Hudson Bay S.D. 52	July 1, 1987
Mattson, Vernon E.	Saskatoon S.D. 13	July 1, 1987
Mayor, Lawrence J.	Sturgis S.D. 45	Feb. 24, 1988
McCreight, Marie E.	Regina R.C.S.S.D. 81	July 1, 1987
McDonald, Sylvia	Regina S.D. 4	July 1, 1987
McGrath, Sr. Agnes G.	St. Paul's R.C.S.S.D. 20	Oct. 31, 1987
McKean, Annie Marion	Regina S.D. 4	July 1, 1987
Metka, Jeanette E.	Moose Jaw S.D. 1	July 1, 1987
Meyer, Mabel B.	Regina S.D. 4	July 1, 1987
Miller, Eleanor	Potashville S.D. 80	Aug. 25, 1987
Miller, Gabriel J.	Humboldt Rural S.D. 47	July 1, 1987
Millham, James W.	Shamrock S.D. 38	July 1, 1987
Mironuck, Elsie M.	Regina S.D. 4	July 1, 1987
Mitchell, Ruby F.	Regina S.D. 4	Dec. 11, 1979
Mogentale, Priscilla	Regina R.C.S.S.D. 81	July 1, 1987
Morrison, David V.	Regina R.C.S.S.D. 81	July 21, 1987
Mulhall, Leo R.	Prince Albert R.C.S.S.D. 6	Dec. 20, 1987
Murphy, Helen	Yorkton R.C.S.S.D. 86	July 1, 1987

Table 2 continued

Name	Last Teaching Position	Date Granted
Murray, Henry R.	Moose Jaw S.D. 1	July 1, 1987
Nahachewsky, Alexander	Shaunavon S.D. 71	July 1, 1987
Nahachewsky, Gladys J.	Shaunavon S.D. 71	July 1, 1987
Needham, Lenna H.	Oxbow S.D. 51	July 1, 1987
Neill, Donald	Yorkton S.D. 93	July 1, 1987
Neill, Dorothy I.	Yorkdale S.D. 36	July 1, 1987
Newton, Eleanor B.	Herbert S.D. 79	July 1, 1987
Nichols, Marie	Potashville S.D. 80	Nov. 14, 1987
Nickel, Clifford H.	Swift Current Rural S.D. 75	July 1, 1987
Nickel, Mary V.	Saskatoon West S.D. 42	July 1, 1987
Nokony, Vera A.	Saskatoon S.D. 13	Sep. 30, 1987
Norelius, Gwendolyn A.	Regina S.D. 4	July 1, 1987
Novak, Edwin W.	Neudorf S.D. 96	July 1, 1987
Nussbaum, Christoph F.	Regina S.D. 4	July 1, 1987
Olson, Russell S.	Weyburn S.D. 97	July 1, 1987
Owerko, Eugene R.	Cupar S.D. 28	July 1, 1987
Parkinson, Florence L.	Kamsack S.D. 35	May 22, 1981
Pendharkar, Murlidhar	Radville S.D. 67	July 1, 1987
Penner, Marjory C.	Saskatoon S.D. 13	July 1, 1987
Peterson, Roger W.	Weyburn Central S.D. 73	July 1, 1987
Petty, Melrose E.	Wilkie S.D. 59	Aug. 22, 1987
Pittner, Mildred I.	Yorkton R.C.S.S.D. 86	July 1, 1987
Polischuk, Anne	Sturgis S.D. 45	July 1, 1987
Popp, Myron	Regina S.D. 4	Dec. 30, 1987
Postnikoff, Alec	Saskatoon West S.D. 42	July 1, 1987
Postnikoff, David	Eston-Elrose S.D. 33	July 1, 1987
Powell, Kathleen R.	Maple Creek S.D. 17	Jan. 30, 1988
Powell, Mary I.	Weyburn S.D. 97	July 1, 1987
Proud, George E.	Alsask D.N.D.	July 1, 1987
Rachkewich, John	Hudson Bay S.D. 52	July 1, 1987
Rankin, Joan M.	Moose Jaw S.D. 1	July 1, 1987
Reesor, Daryl G.	Moose Jaw S.D. 1	July 1, 1987
Reimer, Margaret A.	Moose Jaw S.D. 1	Apr. 17, 1985
Repchinsky, Hilda M.	Saskatoon East S.D. 41	July 1, 1987
Riffel, Sr. Elisabeth	Kerrobert S.D. 44	Oct. 19, 1987
Ritcey, Ralph F.	Rosetown S.D. 43	Aug. 18, 1987
Ritchie, Ellen F.	Long Lake S.D. 30	July 19, 1987
Robertson, Agnes M.	Indian Head S.D. 19	July 1, 1987
Rogers, Margie I.	Melfort S.D. 100	July 1, 1987
Rothwell, Doreen O.	Nipawin S.D. 61	June 6, 1987
Rude, Marion A.	Parkland S.D. 63	Jan. 10, 1988
Rudy, Dorothy J.	Yorkton S.D. 93	July 1, 1987
Rushbrooke, Ronald I.	Indian Head S.D. 19	July 1, 1987
Rusk, Majbritt M.	Saskatoon West S.D. 42	Feb. 4, 1987
Ryan, Arlin W.	Lutheran College Bible Institute	July 1, 1987
Ryan, Sr. Mary P.	Prince Albert R.C.S.S.D. 6	Sep. 1, 1987
Sadlowski, Morris	Prince Albert S.D. 3	Dec. 20, 1987
Sawatzky, Isaac F.	Wadena S.D. 46	July 1, 1987
Sawchuk, Tina	Battleford S.D. 58	Dec. 19, 1984
Schawillie, Christina	Estevan Rural S.D. 62	May 20, 1988
Schick, Alfred J.	Melville Comp. S.B.	Dec. 19, 1987
Schock, Lawrence M.	Parkland S.D. 63	July 1, 1987
Seier, Marie C.	Humboldt Rural S.D. 47	Aug. 6, 1987
Seitz, Joseph R.	Indian Head S.D. 19	July 1, 1987
Selinger, Alfred F.	Wadena S.D. 46	Dec. 12, 1987
Shamon, Vera	Biggar S.D. 50	July 1, 1987
Shanks, Margaret T.	St. Henry's R.C.S.S.D. 5	July 1, 1987

Table 2 continued

Name	Last Teaching Position	Date Granted
Showell, Evelyn N.	Regina S.D. 4	Nov. 28, 1987
Siemens, Menno W.	Herbert S.D. 79	July 1, 1987
Siewert, Hilda I.	Meadow Lake S.D. 66	July 1, 1987
Skorobohach, Ernest H.	Thunder Creek S.D. 78	July 1, 1987
Smith, Doris M.	Yorkton S.D. 93	Dec. 29, 1980
Smith, Marion F.	Moosomin S.D. 9	July 1, 1987
Specken, Raymond J.	Saskatoon S.D. 13	July 1, 1987
Spencer, Eva L.	Long Lake S.D. 30	June 30, 1976
Spencer, Howard I.	Weyburn Central S.D. 73	July 1, 1987
Sproule, Lionel N.	Long Lake S.D. 30	July 1, 1987
Sproxton, Alice M.	Nipawin S.D. 61	July 1, 1987
Stauber, Sr. Anna	Swift Current R.C.S.S.D. 11	July 12, 1987
Stein, Alice M.	Meadow Lake S.D. 66	July 1, 1987
Steiner, Daniel W.	Humboldt High S.D.	July 1, 1987
Stewart, Lloyd S.	Moose Jaw S.D. 1	July 1, 1987
Stoudt, Kenneth F.	Regina East S.D. 77	July 1, 1987
Strauss, Dennis L.	Saskatoon S.D. 13	July 1, 1987
Sutherland, Paulette	Canora S.D. 37	July 1, 1987
Tarasoff, Doris J.	Saskatoon West S.D. 42	Mar. 1, 1988
Tarleton, Michael J.F.	Battleford S.D. 58	Sep. 22, 1987
Tegart, Arthur A.	North Battleford S.D. 103	July 1, 1987
Terfloth, George A.	Prince Albert Regional C.C.	July 1, 1987
Thompson, Valerie R.	Regina S.D. 4	July 1, 1987
Thorhaug, Irene F.	Borderland S.D. 68	July 1, 1987
Todd, Mervin G.	Moose Jaw S.D. 1	July 1, 1987
Toderian, Elizabeth O.	Yorkdale S.D. 36	July 1, 1987
Toles, Ingrid K.	Potashville S.D. 80	Aug. 19, 1987
Treleaven, Shirley J.	Saskatoon S.D. 13	July 1, 1987
Turgeon, Bernice M.	Northern Lakes S.D. 64	July 1, 1987
Ukrainetz, Walter	Yorkdale S.D. 36	July 1, 1987
Vaid, Phuman S.	Assiniboia S.D. 69	July 1, 1987
Vases, Grace E.	St. Paul's R.C.S.S.D. 20	July 1, 1987
Vawter, Ralph E.	Wilkie S.D. 59	Oct. 8, 1987
Wall, Cornelius R.	Saskatoon S.D. 13	July 1, 1987
Walters, Esther E.	Regina S.D. 4	July 1, 1987
Warkentin, John	Northern Lights S.D. 113	Feb. 28, 1988
Washburn, Hazel R.	Hudson Bay S.D. 52	July 1, 1987
Waskowic, Valentyn	Hudson Bay S.D. 52	July 1, 1987
Waud, George W.	Moose Jaw S.D. 1	July 1, 1987
Weber, Sr. Margaret M.	Ursuline Academy	Oct. 10, 1985
Wiebe, Iris M.	Creighton S.D. 111	July 1, 1987
Willett, James L.	Western Christian College	July 1, 1987
Williscroft, Evelyn L.	Moosomin S.D. 9	July 1, 1987
Wilson, John C.	Moose Jaw S.D. 1	July 1, 1987
Windjack, Walter	Arcola S.D. 72	Dec. 12, 1987
Wolfe, Ruth C.	Moose Jaw S.D. 1	July 1, 1987
Woytas, Charles J.	Sturgis S.D. 45	July 1, 1987
Yano, William A.	Regina R.C.S.S.D. 81	Sep. 19, 1987
Zatwarnitski, William	Canora S.D. 37	Dec. 31, 1987
Zrymiak, John R.	Prairie View S.D. 74	Dec. 12, 1987
Zultok, Paul	Saskatoon S.D. 13	July 1, 1987
Zurowski, Theodore F.	Regina R.C.S.S.D. 81	July 1, 1987
Zywina, Sr. Helen	Regina R.C.S.S.D. 81	July 1, 1987

Table 2A
Teachers Granted an Annuity During the Year 1987-88

Name	Last Teaching Position	Date Granted
Barilla, Sr. Helen M.	Potashville S.D. 80	July 10, 1987
Campbell, Duane B.	Saskatoon S.D. 13	June 16, 1988
Cragg, Dorothy A.	Tisdale S.D. 53	May 14, 1988
Currey, Marjorie W .	Tisdale S.D. 53	June 6, 1988
Edworthy, Reginald C.	Hudson Bay S.D. 52	July 1, 1987
Hadewich, Rose	Deer Park S.D. 26	Nov. 15, 1987
Hinz, Marcella T.	Outside Service	Dec. 5, 1987
Jesney, Dorothy I.	Kindersley S.D. 34	Mar. 26, 1988
Obyrne, Eunice M.	Hudson Bay S.D. 52	Sep. 26, 1987
Redl, Laurine M.	Prince Albert S.D. 3	Jan. 27, 1988
Robinson, Maureen M.	Swift Current Rural S.D. 75	May 23, 1988
Rohel, Marie J.	Prince Albert Rural S.D. 56	Mar. 18, 1988
Stobbs, Helen J.	Prince Albert Rural S.D. 56	Aug. 24, 1987
Ziolkowski, Margaret I.	Regina S.D. 4	June 26, 1988

Table 2B
Teachers Granted a Disability Allowance During the Year 1987-88

Name	Last Teaching Position	Date Granted
Avery, Kenneth W.	Thunder Creek S.D. 78	Feb. 6, 1988
Beardsworth, Roger	North Battleford S.D. 103	Mar. 11, 1988
Dauk, Germaine A.	Shamrock S.D. 38	Oct. 16, 1986
Delacruz, Adelina	Maple Creek S.D. 17	May 26, 1987
Denis-Olivier, Connie	St. Paul's R.C.S.S.D. 20	Nov. 27, 1987
Derhousoff, Michael P.	Yorkton S.D. 93	July 1, 1987
Dhillon, Harbans Singh	Estevan Rural S.D. 62	Mar. 1, 1988
Dyer, Susan M.	Saskatchewan Teachers' Federation	Mar. 25, 1988
Elliott, June L.	Eston-Elrose S.D. 33	Mar. 17, 1987
England, Marion H.	Moose Jaw R.C.S.S.D. 22	May 6, 1987
Frazer-Harrison, Errol	Saskatoon S.D. 13	July 1, 1987
Frey, Ralph P.	Davidson S.D. 31	July 1, 1987
Gordon, Sharon P.	Saskatoon West S.D. 42	Apr. 16, 1987
Kinaschuk, Harold M.	Meadow Lake S.D. 66	July 1, 1987
Kohlenberg, Philip F.	Weyburn S.D. 97	Feb. 18, 1988
Lemko, Sophie P.	Wadena S.D. 46	July 1, 1983
MacCorquodale, Judith	Regina R.C.S.S.D. 81	June 8, 1988
Magnus, Esther L.	Saskatoon S.D. 13	Dec. 15, 1987
Maxwell, Kenneth L.	Regina S.D. 4	Oct. 24, 1987
McIlwrick, Charles E.	Regina S.D. 4	Apr. 29, 1988
Miller, Ivy G.	Buffalo Plains S.D. 21	June 17, 1987
Morrissey, Emmett P.	Cupar S.D. 28	Apr. 27, 1988
Mustard, Lorne G.	Parkland S.D. 63	Jan. 26, 1988
Poitras, Sylvia J.	Regina S.D. 4	Jan. 13, 1988
Rambally, Dandy R.	Saskatoon East S.D. 41	May 14, 1988
Rosenberg, Peter J.	Long Lake S.D. 30	July 1, 1987
Sather, Anne	Indian Head S.D. 19	July 1, 1987
Schitka, Adeline K.	Wakaw S.D. 48	Jan. 28, 1988
Schroeder, Georgette	Regina R.C.S.S.D. 81	Sep. 3, 1987
Sethi, Farida	Regina S.D. 4	Feb. 3, 1988
Shearer, Edward W.	Saskatoon S.D. 13	Oct. 22, 1987
Vallee, Herve J.	Prince Albert R.C.S.S.D. 6	Dec. 17, 1987
Wallace, Jane S.	Saskatoon S.D. 13	Oct. 28, 1987
Waller, John C.	Regina East S.D. 77	July 1, 1981
Weston, Christopher G.	North Battleford R.C.S.S.D. 16	Dec. 19, 1987

Table 2C
Dependants of Deceased Teachers Granted an Allowance During the Year 1987-88

Name	Last Teaching Position	Date Granted
Agyeman, Samuel O.	Estevan Rural S.D. 62	Apr. 17, 1988
Bakke, Norman C.	Shaunavon S.D. 71	June 6, 1987
Ernewein, Ida M.	Meadow Lake S.D. 66	Dec. 1, 1987
Knowles, Katherine G.	Regina R.C.S.S.D. 81	Sep. 16, 1987
Mueller, Horst S.	Hudson Bay S.D. 52	Oct. 13, 1987
Nestor, Stephen J.	Regina S.D. 4	May 1, 1988
Renwick, Paul D.	Regina S.D. 4	June 23, 1987
Rush, Stanley C.	Parkland S.D. 63	July 26, 1987
Shukin, Patrick P.	Kamsack S.D. 35	May 3, 1988
Ulrich, Lena M.	Tiger Lily S.D. 54	May 10, 1988

Table 3
Disability Removed, 1987-88

Name	File Number	Date of Allowance	Date Discontinued	Meeting at Which Reported
Dauk, Germain A.	24367	Oct. 16, 1986	Feb. 12, 1987	Sep. 8, 1987
Dobrowolsky, Donna M.	40149	July 1, 1986	Aug. 30, 1987	Sep. 8, 1987
England, Marion H.	3759	Feb. 12, 1985	May 5, 1987	Oct. 23, 1987
Gordon, Sharon P.	23981	Apr. 16, 1987	Aug. 31, 1987	Oct. 23, 1987
Marek, Milton D.	40198	May 7, 1987	Aug. 31, 1987	Sep. 8, 1987
Miller, Ivy G.	40217	June 17, 1987	Aug. 31, 1987	Mar. 10, 1988
Murray, Donalda E.	40181	Mar. 20, 1987	Aug. 30, 1987	Sep. 8, 1987
Oleksyn, Sylvia E.	9737	Feb. 19, 1987	Aug. 31, 1987	Sep. 8, 1987
Young, Rodney A.	40169	Nov. 1, 1986	Feb. 28, 1988	Mar. 10, 1988
Zatwarnitski, William	5895	Jan. 20, 1978	Dec. 30, 1987	Apr. 20, 1988

Table 4
Deceased Superannuated Teachers, 1987-88

Name	File Number	Grounds for Retirement	Date of Superannuation	Date of Death	Meeting at Which Reported
Abrahams, Morley W.	11838	Age & Service	July 1, 1961	Feb. 29, 1988	June 16, 1988
Adam, George	11773	Age & Service	July 1, 1972	Apr. 11, 1988	June 16, 1988C
Andres, Jacob	14793	Age & Service	July 1, 1981	Oct. 9, 1987	Dec. 8, 1987C
Bain, Clara A.	9434	Age & Service	July 1, 1972	Mar. 7, 1988	Apr. 20, 1988
Baines, Philip F.	40135	Age & Service	July 1, 1976	Oct. 23, 1987	Dec. 8, 1987C
Banning, Raymond M.	40170	Disability	Dec. 17, 1986	Aug. 13, 1987	Sep. 10, 1987C
Benallack, Lilian M.	15505	Age & Service	July 1, 1969	Dec. 31, 1987	Mar. 10, 1988C
Beranek, Mary H.	2297	Age & Service	July 26, 1961	Nov. 22, 1987	Jan. 13, 1988C
Boklaschuk, Aline	12128	Disability	Feb. 11, 1987	Dec. 16, 1987	Jan. 13, 1988C
Boles, Jessie M.	9819	Age & Service	July 1, 1965	Feb. 20, 1988	Apr. 20, 1988
Boyce, Gladys M.	26483	Age & Service	Aug. 27, 1986	Oct. 29, 1987	Dec. 8, 1987C
Brewin, Lillian M.	148	Age & Service	July 1, 1985	Nov. 18, 1987	Dec. 8, 1987C
Buchanan, Niles L.	2670	Age & Service	July 1, 1976	Sep. 16, 1987	Dec. 8, 1987C
Burke, Maude E.	2705	Age & Service	July 1, 1953	Sep. 20, 1987	June 16, 1988
Campbell, Joan	7456	Age & Service	Oct. 9, 1951	Jan. 31, 1988	Apr. 20, 1988
Chapman, Lester M.	4579	Age & Service	July 1, 1967	Sep. 6, 1987	Dec. 8, 1987C
Chisholm, Robert B.	8173	Age & Service	July 1, 1975	July 7, 1987	Oct. 23, 1987
Chotowetz, Iris	15897	Disability	Oct. 23, 1985	Jan. 5, 1988	June 16, 1988C
Claffey, Virgil E.	13056	Age & Service	July 1, 1984	Feb. 28, 1988	Apr. 20, 1988

Table 4 continued

Name	File Number	Grounds for Retirement	Date of Superannuation	Date of Death	Meeting at Which Reported
Coates, Cyrenius L.	3018	Age & Service	July 1, 1968	Jan 14, 1988	Mar. 10, 1988C
Cooke, Elizabeth E.	3088	Age & Service	July 1, 1965	Dec. 17, 1987	June 16, 1988
Dallas, Viola A.	969	Age & Service	July 1, 1959	Mar. 21, 1988	June 16, 1988
David, Harry N.	16439	Age & Service	July 1, 1971	Oct. 27, 1987	Dec. 8, 1987C
Dean, Ethel	3515	Age & Service	Feb. 1, 1950	Aug. 12, 1987	Oct. 23, 1987
Dewar, Reginald	15630	Age & Service	July 1, 1967	May 6, 1987	Sep. 8, 1987
Dow, Harry G.	133	Age & Service	July 1, 1976	Jan. 1, 1988	June 16, 1988C
Dureault, Helen V.	17135	Age & Service	July 1, 1984	Mar. 16, 1988	Apr. 20, 1988C
Elmore, Raynor W.	912	Age & Service	July 1, 1977	Dec. 16, 1987	Jan. 13, 1988
Engler, Eunice M.	2865	Age & Service	July 1, 1979	July 28, 1987	Mar. 10, 1988C
Ford, Helen E.	14746	Age & Service	May 21, 1981	Apr. 7, 1988	Apr. 20, 1988C
Gamelin, Annie	4583	Age & Service	Sep. 29, 1953	Feb. 13, 1987	Oct. 23, 1987
Gervan, Irene B.	9488	Age & Service	July 1, 1969	July 30, 1987	Apr. 20, 1988
Giddes, Cora	488	Age & Service	July 1, 1976	Apr. 23, 1987	Sep. 8, 1987
Gould, Eleanor K.	16232	Age & Service	July 1, 1980	Apr. 18, 1988	June 16, 1988C
Grant, Donald L.	4496	Age & Service	July 1, 1961	Aug. 18, 1987	Dec. 8, 1987
Grant, Phyllis	6955	Age & Service	Oct. 30, 1971	Nov. 27, 1987	Mar. 10, 1988C
Grigg, Voilet S.	1933	Age & Service	Sep. 16, 1972	Aug. 5, 1987	Oct. 23, 1987C
Gutwin, Marvin H.	20257	Disability	July 3, 1987	Dec. 4, 1987	Mar. 10, 1988C
Hack, Margaret R.	5045	Age & Service	Nov. 27, 1977	June 9, 1987	Sep. 8, 1987C
Haddad, Samira	19750	Age & Service	July 1, 1981	Dec. 24, 1987	Jan. 13, 1988
Henderson, Orvillo P.	6574	Age & Service	July 1, 1960	Feb. 4, 1987	June 16, 1988
Herron, Charles	11069	Disability	Mar. 27, 1981	June 8, 1987	Dec. 8, 1987C
Howard, Euphemia J.	1455	Age & Service	Oct. 3, 1952	Sep. 10, 1987	Jan. 13, 1988C
Hubick, Marjorie M.	8588	Age & Service	July 1, 1987	Jan. 8, 1988	Mar. 10, 1988
Hume, Ainsley S.	1626	Age & Service	July 1, 1983	Dec. 21, 1987	Mar. 10, 1988
Irvine, Violet I.	294	Age & Service	July 1, 1959	Sep. 22, 1987	Mar. 10, 1988
Johnson, Mary W.	2801	Age & Service	Aug. 8, 1970	Mar. 11, 1988	Apr. 20, 1988
Johnson, Rose E.	11945	Age & Service	Sep. 22, 1970	Oct. 14, 1987	Dec. 8, 1987
Jost, Esther H.	15044	Age & Service	Oct. 31, 1981	Sep. 11, 1987	Oct. 23, 1987
Kershaw, Alan	899	Age & Service	July 1, 1974	Sep. 9, 1987	Dec. 8, 1987C
Laborde, Ellen D.	2846	Age & Service	July 1, 1975	May 14, 1987	Sep. 8, 1987
Lacey, Lorna E.	15458	Age & Service	Oct. 29, 1972	Sep. 17, 1987	June 16, 1988
Larson, Hannah M.	3674	Age & Servi,ce	July 1, 1953	Nov. 26, 1987	Dec. 8, 1987
Lee, Cora A.	6555	Age & Service	July 1, 1972	May 23, 1987	Oct. 23, 1987
Lewis, William R.	3821	Age & Service	July 1, 1965	Sep. 10, 1987	Oct. 23, 1987C
Loewen, David A.	6183	Age & Service	July 1, 1971	Sep. 12, 1987	Oct. 23, 1987C
Loft, Alfred E.	40123	Age & Service	July 1, 1976	May 9, 1988	June 16, 1988C
Macinauskas, Hortense L.	9055	Age & Service	Feb. 8, 1984	Feb. 20, 1987	Sep. 8, 1987
MacInnes, Jessie M.	7595	Age & Service	July 1, 1949	Nov. 19, 1987	Mar. 10, 1988
MacKenzie, Catherine	7791	Age & Service	July 1, 1987	May 21, 1988	June 16, 1988
Martens, Helen	8230	Age & Service	July 1, 1970	Dec. 27, 1987	Apr. 20, 1988
Martinson, Dorothy M.	11400	Age & Service	July 1, 1975	Apr. 10, 1988	June 16, 1988C
McDowell, Emma C.	3829	Age & Service	Feb. 15, 1969	Aug. 14, 1987	Jan. 13, 1988
McGregor, Raymond	14792	Age & Service	July 1, 1981	Mar. 11, 1988	June 16, 1988C
McIntosh, Sarah K.	451	Disability	Apr. 25, 1964	Apr. 24, 1988	June 16, 1988
McPhee, Edna M.	14058	Age & Service	Sep. 17, 1974	Aug. 26, 1987	Mar. 10, 1988
McRae, Josephine C.	5796	Age & Service	July 1, 1976	July 25, 1987	June 16, 1988
Miller, Roy P.	5088	Age & Service	July 1, 1976	Jan. 10, 1988	Mar. 10, 1988
Moberg, Nelson J.	8080	Age & Service	Sep. 8, 1960	Mar. 1, 1988	Apr. 20, 1988C
Moore, Gladys A.	496	Disability	July 1, 1962	Oct. 28, 1987	Jan 13, 1988
Murphy, Barbara A.	3811	Disability	July 1, 1968	Feb. 12, 1988	Mar. 10, 1988C
Nelson, Dorothy E.	1281	Age & Service	Feb. 17, 1972	Feb. 21, 1988	Apr. 20, 1988
Niven, Violet G.	6858	Age & Service	July 4, 1956	Mar. 28, 1987	Sep. 8, 1987
Onrait, Marguerite E.	14057	Disability	May 11, 1974	Nov. 28, 1987	Dec. 8, 1987C
Parott, Mary M.	7001	Age & Service	July 26, 1955	July 8, 1987	June 16, 1988
Payne, Jessie V.	592	Age & Service	July 1, 1976	Sept. 4, 1987	June 16, 1988
Person, Cecil H.	14817	Age & Service	Nov. 1, 1983	Mar. 19, 1988	June 16, 1988C

Table 4 continued

Name	File Number	Grounds for Retirement	Date of Superannuation	Date of Death	Meeting at Which Reported
Podgursky, John R.	22508	Disability	May 4, 1979	Apr. 30, 1988	June 16, 1988C
Pound, George	7130	Age & Service	Nov. 1, 1951	May 29, 1987	Sep. 8, 1987
Pufahl, Agnes C.	3610	Age & Service	July 1, 1962	Aug. 7, 1987	Sep. 8, 1987
Rae, Minnie J.	182	Age & Service	July 1, 1976	May 12, 1987	June 16, 1988
Reilly, Margureite J.	1771	Age & Service	July 1, 1955	Sep. 16, 1987	Jan. 13, 1988
Robinson, Dorothy	11193	Age & Service	July 16, 1972	Nov. 24, 1987	Jan. 13, 1988
Ross, Rema V.	19883	Age & Service	July 1, 1973	Sep. 20, 1987	June 16, 1988
Rousseau, Beatrice M.	8529	Age & Service	July 1, 1966	Jan. 9, 1988	Mar. 10, 1988
Sastaunik, Charlotte	4249	Age & Service	May 3, 1980	July 21, 1987	Sep. 8, 1987C
Selin, John E.	1177	Age & Service	Sep. 23, 1986	Oct. 30, 1987	Mar. 10, 1988C
Sethi, Farida	40230	Disability	Feb. 3, 1988	Mar. 22, 1988	Apr. 20, 1988C
Sexsmith, Albert	1175	Age & Service	July 13, 1969	Sep. 17, 1987	Oct. 23, 1987C
Shaw, Jeanne M.	1338	Age & Service	July 1, 1967	Feb. 20, 1988	June 16, 1988C
Steinburg, Louise	9209	Age & Service	July 1, 1965	July 29, 1987	June 16, 1988
Steinkey, Magnus J.	11072	Age & Service	Oct. 15, 1983	July 31, 1987	Sep. 8, 1987C
Stephens, Charles	7369	Age & Service	July 1, 1960	Jan. 6, 1988	June 16, 1988
Sweeney, Eleanor B.	6602	Age & Service	July 1, 1985	Sep. 27, 1987	Dec. 8, 1987C
Syverson, Larry	40098	Disability	Sep. 29, 1984	Feb. 25, 1988	June 16, 1988C
Tallant, Hannah M.	577	Age & Service	July 1, 1976	Aug. 30, 1987	Mar. 10, 1988
Tokaryk, John F.	5936	Age & Service	July 1, 1972	June 23, 1987	Sep. 8, 1987C
Vockeroth, Adelheld G.	11790	Age & Service	July 1, 1963	Dec. 13, 1987	June 16, 1988
Watson, Catherine D.	5269	Age & Service	Oct. 17, 1966	Sep. 30, 1987	Mar. 10, 1988
Watt, Maude E.	1666	Age & Service	May 5, 1966	Oct. 11, 1987	Jan. 13, 1988
West, Florence L.	11914	Age & Service	Oct. 26, 1961	May 2, 1987	Jan. 13, 1988
Whittle, Forrest E.	7855	Age & Service	July 1, 1967	Dec. 25, 1987	Mar. 10, 1988C
Wilson, Muriel I.	4398	Age & Service	July 1, 1964	Sep. 20, 1987	Mar. 10, 1988

C - Allowance continued to surviving spouse

Table 5
Deceased Teachers, 1987-88

Name	Last Teaching Position	Date of Death
Agyeman, Samuel O.	Estevan Rural S.D. 62	Apr. 16, 1988
Archer, Louise A.	Leader S.D. 24	Oct. 21, 1987
Bakke, Norman C.	Shaunavon S.D. 71	June 5, 1987
Braker, Leonard A.	Melfort S.D. 100	Nov. 6, 1987
Coffin, Wesley S.	Moose Jaw S.D. 1	Sep. 20, 1987
Cropper, Kay J.	Tiger Lily S.D. 54	June 2, 1988
Ernewein, Ida M.	Meadow Lake S.D. 66	Nov. 30, 1987
Gray, Patricia E.	Deer Park S.D. 26	Feb. 11, 1988
Klippenstein, Arthur	Saskatoon Public	June 30, 1986
Knowles, Katherine	Regina R.C.S.S.D. 81	Sep. 15, 1987
Kvinlaug, Murray	Parkland S.D. 63	May 30, 1987
Marchand, Olga A.	Gravelbourg S.D. 109	Oct. 14, 1987
Meakin, Genevieve F.	Biggar S.D. 71	Oct. 28, 1968
Mueller, Horst S.	Hudson Bay S.D. 52	Oct. 12, 1987
Nestor, Stephen J.	Regina S.D. 4	Apr. 30, 1988
Renwick, Paul	Regina S.D. 4	June 22, 1987
Rush, Stanley C.	Parkland S.D. 63	July 25, 1987
Shukin, Patrick P.	Kamsack S.D. 35	May 2, 1988
Stanek, Margaret B.	Rosetown S.D. 43	July 30, 1987
Tapp, Mary A.	Regina R.C. High	Oct. 19, 1987
Ulrich, Lena M.	Tiger Lily S.D. 54	May 9, 1988
Walter, Regina E.	Yorkton S.D. 36	Jan. 24, 1988
Watkins, Richard W.	Wood River S.D. 70	July 23, 1987

Table 5A
Information on Deceased Teachers, 1986-87

File Number	Last Yearly Salary	Age	Contributions and Interest		Refund (Interest Included)
			Teacher	Government	
Alpha	$36,260.00	33	$14,838.66	$14,046.94	$14,838.66
Alpha*	18,238.00	28	438.21	438.21	438.21
Alpha	20,996.00	32	2,485.21	1,873.64	1,598.30
1946	0	48	0	0	0
2107	39,128.00	53	32,506.90	20,699.62	0
2272	6,270.00	35	5,689.30	0	5,689.30
4925	36,608.00	52	70,413.72	27,788.87	0
6638	0	70	0	0	0
9199	18,830.00	50	484.19	424.34	338.78
13466	0	67	0	0	0
14525	0	67	0	0	0
14751	14,800.00	49	148.60	62.22	0
15212	18,238.00	56	2,003.86	715.42	2,003.86
16267	10,060.00	61	1,379.98	0	1,379.98
19027	39,128.00	47	46,512.57	20,478.73	0
21783	39,128.00	45	42,632.52	20,788.57	0
21940	7,556.00	45	129.11	0	27.83
23975	27,132.00	43	15,432.19	8,095.43	0
40219	39,128.00	38	32,342.81	20,204.81	0
40227	41,321.60	44	31,166.91	16,803.43	0
40252	32,808.00	32	18,297.25	16,104.60	0
40256	41,768.00	28	77,044.20	25,276.79	0
40277	39,708.00	45	38,317.39	23,957.84	0

* Deceased Annuity Teachers

Table 6
Information On Age and Service Allowances Granted During the Year 1987-88

File Number	Last Yearly Salary	Contributions and Interest		Age	Total Service	Annual Allowance	Plan
		Teacher	Government				
58	$26,688.00	$27,692.41	$10,221.47	60	25.02	$12,595.08	G
111	31,246.00	33,311.96	15,998.37	63	22.00	16,481.52	GF
180	39,128.00	39,104.89	20,087.60	59	26.60	22,283.40	GF
206	39,128.00	43,243.68	18,305.82	61	31.47	25,187.76	GF
211	44,605.85	55,602.52	23,606.51	49	31.00	27,219.48	AF
262	39,128.00	49,950.38	19,542.71	50	30.43	23,943.24	GF
285	44,134.00	56,930.68	23,463.74	53	32.59	29,009.52	GF
286	40,325.00	44,135.47	21,382.95	61	24.19	21,522.00	GF
388	42,981.40	61,480.27	22,966.78	58	30.50	27,300.72	GF
429	65,552.00	91,244.56	39,253.36	59	39.82	46,914.48	GF
442	12,426.00	15,222.41	5.68	65	16.83	4,000.20	G
695	43,702.00	65,949.13	23,395.06	55	35.00	31,033.56	GF
747	26,687.00	35,693.07	9,399.53	61	35.83	19,223.40	GF
758	39,128.00	47,385.53	20,667.47	61	28.35	23,901.00	GF
952	39,128.00	39,693.01	20,667.82	64	22.48	16,989.36	G
1016	39,123.68	41,405.86	20,667.58	62	30.00	25,522.44	AF
1314	47,932.40	67,455.87	26,260.59	53	35.02	23,992.52	GF
1535	47,869.00	66,183.20	26,066.16	54	31.12	30,149.16	GF
1601	39,128.00	49,659.32	20,667.43	59	32.78	26,913.84	GF
1788	43,702.00	66,690.81	23,675.93	59	34.43	31,710.00	GF

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance	Plan
1939	51,124.90	62,477.06	25,913.66	53	31.00	30,092.28	GF
1948	39,128.00	59,080.81	23,633.17	57	33.75	27,726.72	GF
1964	65,000.00	84,904.15	42,277.06	54	30.42	39,412.80	GF
2064	45,374.86	64,345.59	24,682.10	55	35.22	32,332.92	GF
2104	26,686.00	39,947.31	8,117.84	67	31.93	14,044.44	A
2316	39,128.00	53,610.66	21,077.44	52	31.00	24,708.60	GF
2510	43,702.00	67,372.53	23,932.07	56	37.01	31,952.04	GF
2513	74,919.00	99,019.46	40,745.14	60	39.31	52,734.72	GF
2581	46,154.70	59,320.07	24,645.42	51	31.00	28,549.08	GF
2662	15,826.00	22,406.74	.00	60	21.00	7,851.12	GF
2733	26,687.00	40,993.80	13,231.60	56	35.00	19,631.76	AF
2833	39,128.00	58,150.73	20,667.43	57	38.00	28,245.48	GF
2954	30,046.00	46,704.61	15,236.50	56	35.00	21,970.20	GF
2962	50,624.00	70,457.88	27,151.56	56	33.52	34,145.76	GF
3142	41,191.00	51,154.50	21,898.42	60	28.42	24,805.56	GF
3204	61,396.00	79,464.99	34,126.28	55	35.37	41,130.48	GF
3281	39,128.00	39,948.90	19,301.38	58	30.46	25,000.00	GF
3296	39,128.00	52,729.00	20,667.47	56	36.00	28,027.20	AF
3318	41,190.00	63,844.24	24,671.63	59	31.08	27,419.40	GF
3459	41,191.00	56,477.66	21,897.91	50	30.00	24,830.40	GF
3509	65,546.00	90,898.76	38,999.13	56	34.30	45,226.56	GF
3543	41,191.00	49,881.76	21,899.22	58	35.29	29,697.00	GF
3612	50,238.00	64,765.51	26,859.34	52	33.00	33,031.08	GF
3714	30,046.00	39,434.78	15,247.96	51	31.11	19,148.04	GF
3719	35,164.00	25,082.66	5,058.13	60	20.00	9,878.40	GF
3730	39,128.00	44,200.79	20,667.88	59	28.71	28,848.56	AF
3738	26,686.00	34,024.00	14,665.61	58	28.03	16,541.28	GF
3743	3,400.00	5,339.42	9.91	65	12.87	1,235.52	G
3816	39,128.00	53,931.21	20,667.43	56	35.44	28,058.28	GF
3924	14,484.25	20,696.63	.00	60	24.23	7,604.88	GF
3986	51,568.30	68,594.06	28,089.78	49	30.06	30,771.24	GF
4043	39,128.00	55,661.13	22,253.28	49	30.00	24,921.60	GF
4338	42,791.00	51,193.87	21,179.22	59	35.81	29,755.08	GF
4527	59,932.00	67,972.49	32,309.90	51	31.00	35,941.44	GF
4604	39,128.00	63,735.17	20,667.87	55	36.00	27,903.84	AF
4684	15,306.00	18,410.53	.00	60	20.77	7,363.20	AF
4708	30,046.00	35,075.54	15,235.61	59	27.76	18,148.80	GF
4789	39,128.00	57,134.92	20,667.43	57	35.47	28,128.00	GF
4846	41,191.00	57,558.95	21,912.73	60	30.78	26,898.96	GF
4952	41,190.00	64,647.86	23,779.43	58	34.07	29,274.12	GF
5213	41,190.00	60,160.81	24,546.07	55	30.02	25,728.60	GF
5355	26,687.00	35,356.25	13,231.40	58	30.05	17,375.64	GF
5363	51,362.70	69,484.48	27,716.36	55	34.88	35,823.96	GF
5380	50,268.71	73,910.74	27,649.12	54	34.66	35,074.56	GF
5414	39,128.00	57,545.57	20,671.46	55	36.00	27,976.56	GF
5485	37,138.80	32,559.72	11,084.57	60	24.28	14,926.20	AF
5496	41,191.00	59,686.96	21,899.22	54	35.00	29,104.80	GF
5500	39,128.00	45,762.93	20,667.98	52	31.00	24,557.16	GF
5540	39,128.00	54,653.34	20,667.89	51	30.00	23,708.88	GF
5600	55,692.00	75,192.43	29,221.13	52	33.00	35,163.60	GF
5606	29,778.00	19,308.61	1,245.23	60	20.69	8,609.76	AF
5895	21,476.00	31,648.33	.00	58	28.41	11,772.96	GF
5906	51,930.00	68,515.45	24,477.69	53	32.79	30,008.88	GF
5948	26,686.00	36,396.17	14,799.16	56	29.00	16,808.64	GF

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance	Plan
5998	48,241.00	65,890.17	25,298.14	53	34.93	33,384.48	GF
6006	41,488.00	51,916.90	21,180.55	52	31.00	25,288.44	AF
6016	43,702.00	69,712.96	23,453.25	55	33.22	29,589.60	GF
6091	26,687.01	35,918.15	13,231 60	56	30.15	17,110.56	GF
6191	67,871.02	86,382.58	35,839.09	57	35.83	45,577.20	GF
6211	43,242.00	61,216.17	23,071.29	53	32.00	27,811.20	GF
6296	39,128.00	39,173.01	19,130.32	62	27.41	20,715.12	A
6307	47,730.00	63,046.37	26,170.06	54	33.00	32,025.96	GF
6575	39,128.00	36,220.05	19,296.23	62	27.52	23,626.56	GF
6603	80,000.00	85,086.51	38,428.70	56	34.00	49,204.32	GF
6721	26,687.00	36,110.30	13,231.30	56	29.03	16,470.36	AF
6764	45,162.42	63,531.43	24,266.97	55	35.00	31,955.64	GF
7119	39,128.00	55,085.89	20,683.90	52	33.00	26,051.16	GF
7129	52,722.00	77,645.89	28,757.56	54	34.23	36,037.80	GF
7216	39,128.00	56,856.92	22,441.87	50	30.40	24,182.40	GF
7240	26,687.00	36,274.68	13,230.06	55	30.60	17,216.40	GF
7307	39,128.00	49,372.96	20,668.06	62	36.00	26,451.36	A
7411	42,691.00	50,007.33	21,971.66	58	33.47	28,734.00	AF
7487	62,592.60	72,760.17	32,511.97	51	33.00	39,677.28	GF
7574	39,128.00	43,682.60	20,667.82	57	28.47	23,312.52	GF
7577	26,688.00	16,941.69	7,668.87	58	28.90	14,848.20	GF
7671	41,190.99	66,605.60	23,859.30	55	35.00	30,238.08	GF
7745	26,687.00	40,109.27	13,271.21	55	35.05	19,624.92	GF
7791	30,046.00	48,460.50	15,235.71	58	39.84	22,246.56	AF
7899	26,687.00	35,989.86	13,231.30	53	30.62	16,996.92	GF
7901	41,191.00	61,352.91	21,897.96	55	35.00	29,396.76	GF
8167	4,450.00	11,561.19	.00	64	22.71	2,180.16	G
8170	25,636.00	18,617.73	.00	60	20 00	6,975.24	G
8197	39,128.00	58,475.86	20,667.82	55	36.00	27,883.68	GF
8201	7,000.00	14,140.67	.00	65	17.67	2,177.04	G
8222	53,803.72	62,074.80	26,353.27	54	30.92	30,625.08	GF
8353	43,902.70	56,877.30	23,333.16	49	30.00	26,127.60	GF
8415	18,238.00	6,836.52	1,184.20	65	12.55	1,761.60	G
8463	17,552.00	13,689.75	714.06	65	17.78	3,634.56	A
8493	41,191.00	57,673.52	21,896.95	56	32.40	27,371.64	GF
8505	40,926.00	44,902.53	23,536.34	56	28.45	24,438.36	GF
8588	50,133.00	71,095.76	26,674.28	56	37.00	34,788.84	AF
8727	30,534.05	41,182.39	15,690.56	56	29.38	19,024.08	GF
8900	41,192.00	60,380.81	21,897.96	52	31.00	25,708.92	GF
8951	39,128.00	52,692.92	21,540.68	57	34.00	28,737.00	GF
9001	43,095.48	55,565.30	22,386.55	56	30.00	26,152.56	GF
9022	41,191.00	61,541.18	22,485.27	55	34.78	30,032.52	GF
9081	35,279.40	33,249.51	7,091.96	57	28.00	10,849.68	AF
9114	39,128.00	51,799.11	20,667.52	52	30.00	23,747.40	GF
9332	39,128.10	49,689.47	20,667.43	48	30.00	23,456.16	GF
9423	30,804.00	26,344.18	10,945.26	60	25.51	16,059.60	GF
9461	30,046.00	39,283.18	15,236.50	62	34.45	22,896.36	GF
9530	39,128.00	56,762.43	22,084.63	51	30.00	23,887.56	GF
9540	39,128.00	55,006.23	20,732.23	56	35.00	28,150.68	AF
9561	47,549.50	59,462.16	24,654.81	51	31.00	29,037.48	GF
9565	39,128.00	47,291.68	20,667.82	51	31.03	24,470.88	GF
9920	39,128.00	41,886.91	17,845.60	57	28.71	23,306.52	GF
10001	39,128.00	57,120.17	20,667.82	54	35.00	27,727.92	GF
10056	12,136.00	20,962.28	.00	60	24.91	7,073.16	AF

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Government	Age	Total Service	Annual Allowance	Plan
10097	48,312.00	66,471.20	26,370.57	55	36.00	33,816.24	GF
10149	17,000.00	22,678.81	1,012.64	60	24.57	8,089.68	GF
10174	48,490.00	72,931.83	25,694.76	63	45.21	35,385.48	AF
10238	41,282.19	57,107.74	21,913.60	54	34.00	28,413.72	GF
10388	43,702.00	63,647.37	25,927.24	57	35.26	31,551.24	GF
10553	68,461.84	73,198.53	29,352.95	54	32.00	39,720.00	GF
10786	23,852.00	20,526.88	.00	60	20.00	9,682.56	AF
10841	41,191.00	59,402.53	21,899.22	52	33.00	27,322.20	GF
10918	28,728.00	25,247.19	3,981.38	60	25.17	12,814.68	GF
10938	42,269.30	60,294.81	22,308.37	55	33.76	28,437.16	AF
10943	64,738.00	88,168.69	37,005.70	60	38.39	45,952.80	GF
11111	43,702.00	70,377.85	24,527.19	60	37.00	33,204.84	GF
11192	49,423.00	71,658.79	26,811.11	59	32.54	33,028.80	AF
11263	43,269.50	53,859.88	22,189.45	50	30.00	25,035.80	GF
11336	63,474.00	78,296.89	30,872.51	56	35.25	40,087.32	GF
11386	39,128.00	54,154.20	20,667.81	54	35.00	27,718.32	GF
11452	41,191.00	60,760.79	21,898.50	54	34.92	29,169.12	GF
11474	35,404.00	32,764.54	4,657.21	60	25.30	14,445.72	AF
11665	30,046.00	42,181.08	15,236.71	52	32.00	19,647.00	GF
11693	65,547.00	86,126.23	36,352.66	57	35.00	45,826.32	GF
11765	39,128.00	47,238.89	22,110.66	58	27.08	22,503.32	GF
11854	2,800.00	3,784.83	.00	65	10.18	977.28	G
11879	41,593.40	58,370.74	21,460.42	54	32.00	26,311.28	GF
11942	26,687.00	27,923.34	13,229.24	62	23.00	14,639.88	GF
11976	26,687.00	32,698.24	13,230.26	58	28.22	16,397.04	GF
12080	30,046.00	46,989.59	16,711.66	50	32.00	20,739.00	GF
12270	46,002.50	66,948.66	25,001.43	58	38.91	33,050.40	GF
12390	39,128.00	55,159.98	21,612.41	50	31.00	24,987.12	GF
12416	39,128.00	56,197.48	20,667.85	55	34.94	27,856.20	GF
12488	40,413.00	54,604.23	21,155.44	52	32.00	26,070.60	GF
12515	39,128.00	58,693.82	20,667.61	56	37.00	28,065.48	GF
12645	29,777.54	36,703.04	15,068.45	63	36.62	23,032.32	AF
12670	39,774.61	51,436.63	20,837.86	50	33.00	26,116.44	GF
12693	39,128.00	55,455.94	20,667.14	56	34.00	27,203.88	GF
12718	26,686.98	38,379.54	13,231.52	57	34.07	19,309.80	GF
12779	3,800.00	10,183.32	.00	60	20.01	1,920.96	A
12866	65,546.00	94,481.50	39,505.36	56	34.40	45,499.56	GF
13015	39,128.00	51,032.66	20,667.82	59	34.12	27,880.20	AF
13193	65,694.00	88,639.74	39,898.54	52	31.40	41,303.76	GF
13268	39,325.20	53,819.39	20,731.13	54	33.27	26,566.80	GF
13290	40,524.00	58,094.47	23,731.06	53	30.40	25,280.88	GF
13353	20,855.20	30,373.22	.00	60	25.39	10,300.20	AF
13456	26,687.01	31,425.99	13,231.60	59	27.16	16,147.44	GF
13598	41,191.00	39,265.53	21,908.43	62	20.19	18,760.44	GF
13697	44,468.80	61,880.02	23,310.11	57	35.00	31,282.56	GF
13834	27,204.20	20,044.03	8,806.95	65	16.57	7,129.20	G
13848	49,545.39	64,408.36	26,813.93	51	32.00	35,561.44	GF
13971	4,400.00	3,741.44	.00	65	10.66	1,023.26	G
13974	26,687.00	33,946.86	13,231.40	56	29.47	16,790.04	AF
14045	39,128.00	44,628.70	18,087.83	58	35.82	27,182.52	GF
14213	26,687.00	33,950.49	13,385.81	56	29.08	16,549.68	GF
14224	30,398.15	42,924.71	15,512.62	49	31.00	19,051.56	GF
14270	39,128.00	49,054.25	21,419.59	49	30.00	23,501.16	GF
14287	24,570.00	17,719.09	5,499.92	60	20.12	9,876.72	GF

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance	Plan
14321	41,191.00	67,099.55	23,575.15	58	35.15	31,371.60	AF
14346	15,830.00	15,370.56	6.47	60	20.00	3,403.68	G
14350	31,213.55	34,946.14	14,825.67	58	30.40	17,367.84	G
14384	26,688.00	39,690.35	11,749.82	57	35.66	19,282.32	GF
14389	45,568.06	59,305.12	24,271.35	51	30.94	28,102.56	GF
14414	18,237.00	14,613.90	8,263.41	62	20.37	9,961.80	GF
14569	41,191.00	61,300.52	22,123.81	53	31.00	26,126.40	AF
14578	42,784.00	40,939.64	19,484.40	56	29.05	23,513.52	GF
14595	89,044.00	98,529.91	50,247.28	52	31.39	54,381.00	GF
14747	30,046.00	41,679.94	14,731.56	56	35.00	21,855.12	GF
14766	39,128.00	52,581.43	20,667.43	49	31.84	24,953.28	GF
14820	41,191.00	54,689.38	21,899.22	50	31.00	25,548.96	GF
14926	63,646.28	73,797.91	32,698.47	52	30.45	36,311.04	GF
15018	43,180.25	52,631.70	22,980.23	50	30.00	25,882.68	GF
15112	26,687.00	28,618.06	13,218.66	59	27.67	16,356.72	GF
15144	26,823.78	35,882.22	13,249.69	50	30.00	16,488.84	GF
15152	44,200.00	53,702.97	21,072.73	56	29.89	24,906.24	GF
15256	39,128.00	48,036.95	20,683.39	51	31.00	24,273.60	AF
15281	39,219.19	49,110.65	20,682.37	51	30.62	24,194.64	GF
15608	41,321.00	62,514.67	21,899.22	60	39.94	30,231.48	AF
15781	39,128.00	50,959.30	22,441.60	51	30.07	24,020.52	GF
15949	39,128.00	46,247.42	20,667.10	60	35.52	28,641.96	GF
16099	30,046.00	31,661.92	15,235.61	62	26.51	18,126.84	GF
16103	26,687.00	33,854.85	13,230.26	61	28.93	17,428.08	GF
16197	47,960.00	64,562.29	27,620.81	54	31.14	30,257.16	GF
16292	30,046.00	50,524.51	16,322.14	59	40.39	22,501.56	AF
16298	30,046.00	37,070.36	15,236.50	56	30.29	19,238.88	GF
16394	18,236.00	13,844.09	233.82	65	17.02	4,283.88	G
16452	39,128.00	47,227.96	20,076.65	58	35.41	28,443.36	GF
16583	56,558.00	73,763.58	31,227.62	54	30.00	33,708.84	GF
16756	26,686.00	35,354.10	14,899.12	58	27.08	16,066.88	AF
16781	52,491.18	75,193.12	28,060.50	57	39.14	36,756.36	GF
16790	34,416.00	31,447.10	13,943.43	60	26.65	17,109.60	G
16828	16,940.00	13,079.23	1,058.14	60	20.05	4,345.80	G
16894	39,128.00	49,912.72	18,442.31	57	38.83	26,971.92	GF
16903	31,243.00	33,703.87	16,117.50	60	24.86	17,233.80	GF
16956	39,128.00	35,117.80	17,832.34	59	32.68	26,725.68	AF
17053	44,917.90	69,899.70	24,644.67	60	36.04	32,889.12	GF
17077	43,702.00	66,576.52	23,396.15	61	35.01	32,043.96	GF
17245	30,046.00	44,885.04	15,302.26	57	38.40	22,497.84	GF
17324	55,787.20	81,849.64	30,030.89	60	39.00	40,019.52	GF
17658	39,128.00	51,906.15	21,918.69	57	28.00	23,308.32	GF
17903	26,686.00	24,357.07	12,508.87	62	20.10	13,113.72	GF
18449	26,920.10	33,500.45	13,495.22	61	30.27	18,420.00	AF
18480	6,370.00	8,608.29	.00	64	21.50	5,150.76	AF
18564	39,128.00	43,188.41	20,668.05	64	29.86	25,874.40	AF
18767	21,913.00	26,082.20	2,163.43	60	23.96	8,901.24	G
19461	39,128.00	49,400.72	20,750.79	53	30.00	23,932.20	GF
19466	45,138.60	66,031.51	24,448.49	59	35.00	32,798.40	GF
19535	16,572.00	11,266.72	33.08	65	14.55	2,884.68	G
19571	41,191.00	59,056.03	22,814.54	59	27.00	23,610.24	AF
19617	41,191.00	49,494.13	20,121.20	64	32.16	25,161.36	G
19890	8,300.00	17,887.01	.00	60	25.03	2,992.20	A
19893	4,700.00	5,915.92	.00	65	16.01	1,536.96	A

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Government	Age	Total Service	Annual Allowance	Plan
20188	17,552.00	33,026.23	1,586.06	60	23.88	13,161.72	AF
20340	26,687.00	31,855.90	13,230.26	59	26.00	15,623.52	GF
20786	72,618.00	93,847.31	40,726.19	57	33.00	48,151.80	GF
21144	26,688.00	33,241.52	13,230.78	63	29.10	18,120.72	GF
21792	19,520.00	15,413.32	.00	65	11.10	2,873.64	A
21861	30,046.08	32,497.45	15,216.01	62	26.45	18,250.56	GF
21970**	10,674.80	-	-	59	27.46	15,920.04	AF
22032	39,128.00	41,741.37	19,920.62	64	34.44	26,028.12	G
22333	29,106.00	25,115.55	12,797.68	60	20.13	12,911.88	GF
23360	26,687.00	31,391.86	13,231.11	59	27.83	16,361.88	GF
23613	31,696.00	34,805.14	16,025.92	65	25.08	13,713.36	G
23741	41,191.00	53,507.53	21,896.95	61	27.01	23,895.84	AF
24919	26,687.00	36,095.18	13,233.19	56	34.41	17,706.48	AF
25688	39,128.00	35,773.55	16,698.34	60	27.35	22,371.84	AF
25730	46,819.00	44,734.66	24,558.06	60	20.11	20,123.52	GF
25967	39,128.00	45,931.51	21,114.19	57	30.16	24,891.44	GF
26302	46,759.50	43,178.86	18,145.79	60	30.21	29,687.88	GF
26339	41,191.00	56,756.92	21,899.22	53	30.01	25,093.56	GF
26379	26,686.00	33,952.32	15,406.01	58	27.14	17,255.04	GF
27314	10,732.00	16,198.70	.00	60	20.07	6,870.48	GF
29512	39,128.00	56,909.70	20,667.43	59	40.00	28,619.40	AF
31123	39,128.00	39,509.22	22,415.57	63	25.98	19,843.32	A
31500	26,686.00	29,724.94	12,876.11	59	26.88	15,777.00	GF
31590	41,190.96	46,249.45	22,041.09	61	22.00	16,034.88	G
40041	26,186.00	27,454.75	9,012.80	60	24.14	10,851.48	G
40196	22,778.00	15,966.64	.00	65	10.17	2,849.52	A
40201	44,918.41	56,255.84	24,426.72	62	31.16	30,212.04	AF
40202	39,128.00	37,289.36	19,246.81	63	27.53	20,531.16	G
40204	43,702.00	63,910.23	19,462.79	63	33.10	30,143.16	AF
40205	26,687.00	25,691.67	13,231.02	64	20.07	13,608.60	GF
40206	26,363.00	29,984.67	13,293.57	61	27.01	12,898.32	GF
40207	43,702.00	49,689.64	23,396.15	65	22.61	17,495.40	G
40209	38,659.20	26,133.43	18,239.47	65	10.51	6,883.68	A
40210	39,128.00	53,443.85	19,491.08	53	34.00	26,916.96	AF
40211	30,046.00	38,949.15	15,236.00	62	28.00	19,111.80	GF
40212	43,702.00	48,207.20	23,395.06	60	20.87	19,958.28	GF
40213	39,128.00	27,357.61	20,207.30	65	18.39	12,945.36	A
40215	41,192.00	65,719.91	26,710.21	51	30.00	28,995.00	GF
40223	45,310.00	53,278.39	25,656.88	59	26.19	25,034.88	AF
40224	39,128.00	42,350.33	22,504.61	60	22.14	19,692.48	GF
40232	30,046.00	35,388.50	15,910.28	58	27.56	17,934.72	GF
40233	696.50	2,494.20	.00	66	13.33	1,279.68	A
40234	2,294.00	3,919.58	.00	64	13.39	1,285.44	G
40235	41,666.40	38,269.34	20,211.89	65	15.27	10,674.48	A
40243	900.00	2,574.29	.00	68	13.46	1,292.16	A

** - To Age & Service Allowance from Disability Allowance
A - Single Life Plan
F - Adjusted to provide a higher allowance to the date the teacher becomes eligible for a pension under the Old Age Security Act
G - Single Life Plan - Surviving Spouse

Table 6A
Information on Annuities Granted During the Year 1987-88

File Number	Contributions and Interest Teacher and Government	Age	Service	Annual Annuity	Plan
5381	$106,743.78	60	20.00	$12,528.84	SQ
9485	123,123.00	61	22.56	13,913.28	JK
12184	65,630.11	65	19.04	7,547.28	SR
13361	122,549.76	61	23.95	14,681.01	SO
14368	49,728.05	66	18.97	6,393.72	SO
14706	74,157.03	60	24.57	8,704.08	SQ
14917	19,590.60	65	8.68	2,217.60	JK
19380	79,117.56	67	18.20	10,493.88	SO
19387	48,786.91	65	16.78	5,651.28	JI
23536	89,087.68	60	25.23	10,260.48	JC
25929	116,559.22	60	20.20	13,709.52	JC
40199	132,309.39	61	24.74	15,224.10	JI
40245	50,802.01	65	12.66	6,039.12	JC
40267	61,593.51	65	10.40	7,574.64	JC

JC - Joint, Last Survivor, 60%, no guarantee
JF - Joint, Last Survivor, 60%, 5 year guarantee
JH - Joint, Last Survivor, 80%, 10 year guarantee
JI - Joint, Last Survivor, 60%, 10 year guarantee
JK - Joint, Last Survivor, 100%, 15 year guarantee
SO - Single, 100%, no guarantee
SQ - Single, 100%, 10 year guarantee
SR - Single, 100%, 15 year guarantee

Table 6B
Information On Disability Allowances Granted During the Year 1987-88

File Number	Last Yearly Salary	Contributions and Interest Teacher	Government	Age	Total Service	Annual Allowance	Plan
3759	$26,688.00	$18,928.60	$10,345.18	51	15.30	$ 6,805.68	G
5174	39,128.00	46,678.76	21,706.02	54	27.48	19,248.60	G
6701	26,687.00	36,258.10	13,897.31	59	31.37	15,019.56	G
8590	27,434.00	13,308.27	7,990.78	50	11.99	5,054.64	G
12929	26,686.00	34,811.28	14,576.62	49	27.38	12,542.76	G
13763	39,128.00	59,677.11	23,337.55	54	34.57	24,821.28	G
16997	26,686.00	34,255.29	12,661.72	57	29.83	13,628.28	G
17565	39,128.00	48,033.07	20,667.40	58	28.00	19,452.12	A
17932	43,702.00	46,157.86	24,972.43	52	26.38	20,302.08	A
20461	39,958.00	47,166.75	22,886.55	50	20.53	14,050.92	G
20631	39,326.00	42,465.98	9,484.59	57	26.75	12,677.16	G
20822	37,262.00	36,636.86	9,616.95	50	21.36	12,149.52	G
23517	39,128.00	43,102.34	20,667.68	43	21.86	14,870.40	G
23981	39,128.00	21,206.66	16,308.96	42	14.15	8,727.84	G
24218	43,702.00	46,953.46	23,396.15	47	22.26	17,132.04	G
24367	41,192.80	37,604.49	13,417.53	47	20.54	12,937.68	G
24780	39,128.00	39,064.70	21,458.54	60	20.40	13,955.04	A
40118	28,551.60	20,305.57	2,902.88	37	12.18	5,214.00	G
40200	39,128.00	27,502.08	19,310.28	37	13.00	8,569.68	G
40203	31,244.00	24,651.30	13,393.33	58	13.85	7,232.28	A
40214	41,190.00	35,498.31	12,177.59	57	19.19	9,457.08	G
40217	41,192.00	27,831.64	20,317.95	44	11.73	8,194.56	G
40226	39,098.00	28,450.88	17,049.85	39	14.80	10,056.60	G

Table 6B continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance	Plan
40228	39,128.00	46,043.42	23,276.07	47	21.78	15,038.52	G
40229	41,190.00	32,283.54	22,315.16	36	13.40	9,508.08	G
40230	41,192.00	27,331.24	15,910.45	42	12.62	8,445.84	G
40231	39,128.00	24,107.07	17,894.99	46	11.72	7,695.12	A
40236	39,128.00	25,731.51	17,665.10	38	14.47	9,107.04	G
40237	39,128.00	53,237.13	23,201.87	59	26.60	18,664.92	G
40239	41,190.00	34,179.71	21,560.32	51	14.40	10,314.48	G
40240	43,702.00	59,579.82	25,647.36	57	24.06	19,082.40	A
40244	45,708.00	42,317.74	25,924.12	39	16.78	12,865.44	A
40246	39,752.00	28,286.13	21,961.68	38	12.85	8,565.24	G
40250	41,728.00	42,633.12	24,755.90	44	18.78	13,349.04	G
40264	40,196.00	21,358.41	12,927.28	38	14.06	7,543.44	G

A - Single Life Plan
G - Single Life Plan - Surviving Spouse

Table 6C
Information On Allowances Granted to Dependants of Deceased Teachers During the Year 1987-88

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance	Plan
2107	$39,128.00	$32,506.90	$20,699.62	54	18.58	$ 9,127.44	IJ
4925	42,874.22	70,413.72	27,788.87	52	32.80	15,905.16	I
19027	39,128.00	46,512.57	20,478.73	46	26.93	13,032.26	IJ
21783	39,128.00	42,632.52	20,788.57	45	23.00	13,457.28	IJ
23975	27,130.00	15,432.19	8,095.43	43	13.64	4,124.16	IJ
40218	39,128.00	32,342.81	20,204.81	37	15.07	8,659.32	IJ
40227	41,230.00	31,166.91	16,803.43	44	19.15	8,665.92	IJ
40252	32,808.00	18,297.25	16,104.60	32	8.50	3,198.72	IJ
40256	41,766.00	45,927.62	25,276.79	58	19.69	10,008.12	IJ
40277	39,706.00	38,317.39	23,957.84	45	15.79	7,586.28	IJ

I - 60% payable to dependant
J - Percentage payable on behalf of dependant children

Schedule 1
Teachers' Superannuation Fund
Schedule of Investments and Accrued Interest
As at June 30, 1988

	1988		1987	
Investments	Total	Accrued Interest	Total	Accrued Interest
Canada and Canada Guaranteed	$ 54,557,917	$ 1,330,825	$ 57,059,733	$ 1,192,984
Provincial and Provincially Guaranteed	167,407,373	3,334,012	145,849,127	2,642,867
Urban Municipalities, School Units and Districts, and Hospitals	745,346	32,985	1,531,246	112,052
Corporate Debentures	170,287,777	4,936,912	149,204,820	4,038,668
Corporate Shares - at Cost	93,013,604	336,519	106,271,065	283,302
Insured Mortgages - Principal and Real Estate	48,337,558	492,464	50,726,477	537,585
Short Term	110,715,856	1,412,567	89,563,959	402,586
Total	$645,065,431	$11,876,284	$600,206,427	$ 9,210,044

Schedule 2
Teachers' Superannuation Fund
Schedule of Investments Acquired
Year Ended June 30, 1988

Investments	Maturity Date	Interest Rate	Value
Gov't of Canada	Mar. 5, 1989	8.00	$ 7,000,000
Gov't of Canada	June 6, 1989	9.00	5,000,000
Gov't of Canada	Dec. 6, 1989	9.25	2,000,000
Gov't of Canada	Feb. 1, 1993	11.25	500,000
Gov't of Canada	Oct. 1, 1994	9.25	3,500,000
Gov't of Canada	Mar. 1, 1996	10.25	3,000,000
Gov't of Canada	May 1, 1996	9.25	2,000,000
Gov't of Canada	Oct. 1, 1999	9.75	3,000,000
Gov't of Canada	May 1, 2002	10.00	4,000,000
Gov't of Canada	Feb. 1, 2003	11.75	2,775,000
Gov't of Canada	June 1, 2008	10.00	1,500,000
Gov't of Canada	June 1, 2009	11.00	2,000,000
Gov't of Canada	June 1, 2010	9.50	2,000,000
Canadian National Railway	May 1, 2005	12.25	350,000
Ontario Hydro	Dec. 15, 1991	9.00	450,000
Ontario Hydro	Jan. 14, 1996	10.00	2,000,000
Ontario Hydro	Apr. 5, 1997	7.625	1,415,000
Ontario Hydro	June 16, 1998	10.375	3,000,000
Ontario Hydro	Feb. 10, 1998	10.00	1,000,000
Ontario Hydro	Jan. 6, 2004	9.25	750,000
Ontario Hydro	Jan. 25, 2005	9.375	3,000,000
Ontario Hydro	Apr. 4, 2009	10.25	2,000,000
Ontario Hydro	Jan. 15, 2010	10.50	1,750,000
Quebec Hydro	Dec. 2, 1996	9.25	500,000
Quebec Hydro	Mar. 27, 2004	10.75	500,000
Province of New Brunswick	Feb. 10, 1998	10.00	2,000,000
Province of Newfoundland	Mar. 4, 2006	11.00	25,000
Province of Ontario	Nov. 15, 2005	9.25	742,920
Province of Quebec	Apr. 1, 2009	11.00	4,500,000
Province of Quebec	July 16, 2012	10.25	1,063,000

Schedule 2 continued

Investments	Maturity Date	Interest Rate	Value
Province of Saskatchewan	Mar. 24, 1993	9.25	1,000,000
Province of Saskatchewan	Mar. 2, 1995	9.625	2,500,000
Province of Saskatchewan	Apr. 16, 1996	9.75	1,825,000
Province of Saskatchewan	Sep. 17, 1996	9.00	1,250,000
Province of Saskatchewan	Dec. 11, 1996	9.00	7,500,000
Province of Saskatchewan	May 1, 1998	10.25	4,000,000
Province of Saskatchewan	Dec. 30, 2004	9.875	1,537,000
Province of Saskatchewan	Apr. 15, 2008	9.25	736,860
Alberta Energy Corp.	Sep. 30, 2003	7.25	2,300,000
Avco	Oct. 27, 1992	11.625	2,500,000
Bell	June 15, 2007	10.875	1,000,000
Bell	June 15, 2007	10.875	1,500,000
Bell Canada	July 15, 2009	10.50	5,000,000
Bell Canada	July 15, 2009	10.50	2,000,000
Beneficial Finance	July 14, 1992	10.25	3,000,000
Cambridge Converts	Mar. 1, 2003	8.00	1,500,000
Canadian Utilities	Oct. 15, 2007	12.00	2,500,000
C.I.B.C.	June 25, 1991	9.80	2,500,000
Consumer Gas	June 1, 2006	9.875	1,000,000
Consumer Gas	July 6, 2012	10.60	6,250,000
Consumer Packaging	May 1, 2003	8.00	3,000,000
Domtar	Aug. 15, 2017	10.85	3,500,000
Domtar	Sep. 1, 2006	10.35	1,500,000
Great Lakes Investment	Apr. 28, 1996	12.50	1,220,454
Guaranty Trust	July 30, 1990	10.25	1,000,000
I.P.L.	Apr. 15, 2008	10.80	1,530,000
Labatts	Apr. 21, 1998	10.375	1,000,000
Montreal Trust	Jan. 29, 1993	9.95	1,000,000
National Bank	Nov. 14, 1991	10.00	2,600,000
National Bank	June 11, 1998	10.875	1,000,000
National Victoria & Grey	July 11, 1991	9.90	750,000
Nova	Oct. 1, 2007	11.95	1,000,000
Royal Trust	Aug. 15, 1994	10.875	3,000,000
Royal Trust	June 19, 1997	10.20	1,500,000
Royal Trust	June 16, 2003	11.30	1,500,000
Roylease	Dec. 30, 1996	9.65	3,000,000
Roynat	July 28, 1989	9.95	1,100,000
Trans Canada Pipelines	July 20, 2002	10.80	2,000,000
World Bank	Mar. 2, 2008	10.50	1,000,000
Xerox Canada	Oct. 15, 2007	12.50	1,000,000
Shares:			
Alcan	-	-	338,186
Alaska Airlines	-	-	791,720
Allegis Corp.	-	-	888,380
Allied Lyons	-	-	1,748,375
American Barrick	-	-	180,307
American General	-	-	1,373,270
American International Group	-	-	1,841,491
Archer Daniels Midland	-	-	1,902,991
Ausimont Corp.	-	-	518,393
Bank of Montreal	-	-	782,400
Bank of Nova Scotia	-	-	425,807
Bank of Nova Scotia	-	-	1,607,000

Schedule 2 continued

Investments	Maturity Date	Interest Rate	Value
Brascan	-	-	29,389
C.1. Cable Systems	-	-	238,050
Canadian Tire	-	-	1,829,314
Canron Class 'B'	-	-	174,404
C.B.S. Inc.	-	-	2,043,503
Charles Schwab Corp.	-	-	1,323,799
Chubb Corp.	-	-	1,616,493
Chubb Corp.	-	-	1,413,302
C.I.B.C.	-	-	192,411
Canadian Imperial Bank of Commerce	-	-	1,273,767
Coastal Corp.	-	-	1,483,850
Coca-Cola Ent.	-	-	1,397,192
Crownx	-	-	789,500
Digital Equipment	-	-	1,492,617
Dofasco	-	-	223,868
EnerPlus Resources	-	-	2,250,000
Falconbridge Ltd.	-	-	31,329
Georgia Pacific	-	-	1,646,486
Gibson Greetings	-	-	1,264,236
Great Lakes Investment	-	-	135,606
Gulf Resources	-	-	1,148,800
Gulf & Western Inc.	-	-	3,620,534
Harris Corp.	-	-	2,708,077
Hasbro Inc.	-	-	1,598,759
Hospital Corp.	-	-	1,460,820
Humana Inc.	-	-	558,074
Imasco	-	-	1,260,250
Imperial Oil	-	-	347,713
Inco	-	-	214,092
Innopac Ltd.	-	-	1,232,000
Investment Corp. of Saskatchewan	-	-	1,200
Investment Corp. of Saskatchewan	-	-	188,500
John Labatt	-	-	847,125
John Labatt Ltd.	-	-	206,915
Kellogg Co.	-	-	1,923,118
Lenbrook	-	-	113,640
Lockhead Corp.	-	-	2,809,217
Loews Corp.	-	-	1,228,560
Lowe's Companies	-	-	1,369,966
M.B.I.A. Inc.	-	-	2,176,960
Mcdonalds Corp.	-	-	1,290,662
Merck & Co.	-	-	2,055,805
Minnesota Min. & Mfg.	-	-	2,309,558
Morgan Stanley	-	-	2,763,357
Moore Corp.	-	-	902,100
Moore Corp.	-	-	957,925
National Bank	-	-	331,705
Noranda	-	-	198,881
Northern Telecom	-	-	454,300
Nova	-	-	79,050
Onex Packaging	-	-	534,750
Philip Morris Cos.	-	-	1,637,607
Placer Dome Inc.	-	-	1,364,065
Placer Dome Inc.	-	-	1,235,250

Schedule 2 continued

Investments	Maturity Date	Interest Rate	Value
Power Corp.	-	-	115,131
Power Financial Corp.	-	-	834,500
P.P.G. Industries	-	-	1,280,037
Primerica Corp.	-	-	1,595,875
Proctor & Gamble	-	-	2,061,005
Rio Algom Ltd.	-	-	928,500
R.J.R. Nabisco	-	-	1,733,697
Sask Oil	-	-	610,000
Sask Pen Properties Ltd.	-	-	430,000
Shearson Lehman Bros.	-	-	1,600,972
S.W. Airlines	-	-	1,113,687
T.C.C. Beverages	-	-	1,275,000
Teck Corp.	-	-	89,684
Texas Eastern Corp.	-	-	1,459,869
Thomson Newspaper	-	-	61,299
Transalta Utilities	-	-	250,217
Transcanada Pipeline	-	-	2,218,912
Transco	-	-	1,444,952
Travelers Corp.	-	-	1,755,281
Trilon Financial Corp.	-	-	2,020,500
U.S.F. & G. Corp.	-	-	2,567,549
U.S.G. Corp.	-	-	1,329,038
Walt Disney Co.	-	-	1,417,319
Warner Communications	-	-	799,144
Xerox Canada	-	-	1,944,800
Xerox Corp.	-	-	561,990
Mortgages and Real Estate:			
Barrington Place	-	-	41,798
Nova Scotia Housing	-	-	1,548,209
Dynamic Drive Series	-	-	98,532
S.P. Two Properties	-	-	675,000
Miscellaneous Mortgages	-	-	31,689
Short Term	-	-	709,395,236
Total			$ 965,586,427

Schedule 3
Teachers' Superannuation Fund
Schedule of Investments Disposed
Year Ended June 30, 1988

Investments	Maturity Date	Interest Rate	Value
Gov't of Canada	Oct. 1, 1994	9.25	$ 3,500,000
Gov't of Canada	Dec. 15, 1994	12.50	1,075,000
Gov't of Canada	Mar. 5, 1989	8.00	10,000,000

Schedule 3 continued

Investments	Maturity Date	Interest Rate	Value
Gov't of Canada	June 6, 1989	9.00	5,000,000
Gov't of Canada	Dec. 15, 1989	11.25	7,400,000
Gov't of Canada	Feb. 1, 1993	11.25	500,000
Gov't of Canada	May 1, 2002	10.00	6,000,000
Gov't of Canada	Dec. 15, 2002	11.25	2,775,000
Gov't of Canada	Sep. 1, 2005	12.25	325,000
Gov't of Canada	June 1, 2008	10.00	1,500,000
Gov't of Canada	June 1, 2009	11.00	2,000,000
Gov't of Canada	Mar. 1, 2011	9.00	2,000,000
Canadian National Railway	Nov. 15, 2004	13.00	135,000
Ontario Hydro	May 30, 1995	11.25	1,600,000
Ontario Hydro	May 2, 2000	10.25	750,000
Ontario Hydro	Jan. 25, 2005	9.375	1,600,000
B.C. Building Corp.	Sep. 8, 1987	15.50	250,000
New Brunswick Electric	May 1, 2001	9.375	741,240
Province of Newfoundland	Sep. 15, 1987	15.25	425,000
Province of Newfoundland	Apr. 6, 2003	12.875	25,000
Province of Ontario	June 1, 2008	9.375	4,010,100
Province of Ontario	Nov. 15, 2005	9.25	742,920
Province of Saskatchewan	Dec. 21, 1988	10.75	2,500,000
Province of Saskatchewan	Jan. 15, 1991	9.50	450,000
Province of Saskatchewan	Mar. 2, 1995	9.625	2,500,000
Province of Saskatchewan	Sep. 17, 1996	9.00	1,300,000
Province of Saskatchewan	Dec. 11, 1996	9.00	6,000,000
Town of Balcarres	Nov. 1, 1987	7.50	1,000
Town of Cabri	Aug. 15, 1987	6.75	3,000
Town of Foam Lake	May 1, 1988	7.75	11,000
Town of Humboldt	Aug. 1, 1988	7.75	2,000
Town of Kelvington	Dec. 1, 1987	7.75	4,000
Town of Lampman	July 15, 1987	6.75	4,000
Town of Langenburg	July 31, 1987	7.75	4,000
Town of Nipawin	Aug. 15, 1987	7.00	7,000
Town of Outlook	Sep. 1, 1987	7.00	15,000
Town of Whitewood	May 1, 1988	7.75	3,000
Village of Mankota	July 1, 1988	7.75	7,000
Village of St. Brieux	Apr. 1, 1988	7.75	9,000
Arcola School Unit #10	Aug. 1, 1988	7.75	9,000
Borderland School Unit #4	June 1, 1988	7.75	12,000
Cupar School Unit #28	July 15, 1987	6.75	6,000
Govan School Unit #29	July 15, 1988	7.75	4,000
Lloydminster P.S.D.	July 15, 1987	6.75	13,340
Milestone School Unit #12	Oct. 1, 1988	7.75	5,000
North Battleford S.U. #58	May 1, 1988	7.75	9,000
Prince Albert R.C.S.S.D. #6	Dec. 15, 1987	7.75	10,000
Prince Albert School Unit #56	Oct. 1, 1987	7.00	4,000
St. Pauls R.C.S.S.D. #20	July 1, 1987	8.00	24,000
Saskatoon School District #13	July 5, 1987	11.875	584,000
Sturgis School Unit #45	Aug. 15, 1987	6.75	10,000
Wakaw Union Hospital	Aug. 1, 1987	7.00	2,000
Canora Union Hospital	May 1, 1988	7.75	3,000
Lanigan Union Hospital	July 1, 2002	8.125	2,575
Kelvington Union Hospital	Sep. 1, 1988	7.75	15,000
Town of Battleford	Mar. 15, 1988	7.50	3,000
Algoma Steel	May 15, 1997	17.375	80,999
Avco Financial Services	Jan. 23, 1989	10.875	1,500,000
Avco Financial Services	Jan. 30, 1989	12.30	1,000,000

Schedule 3 continued

Investments	Maturity Date	Interest Rate	Value
Bank of Montreal	Aug. 1, 1991	8.22	750,000
Bell	June 15, 2007	10.875	1,000,000
Bell Canada	July 15, 2009	10.50	5,000,000
Bell Canada	July 15, 2009	10.50	500,000
Beneficial Canada	Dec. 19, 1988	9.90	3,000,000
Calford Properties #160	Feb. 1, 1998	10.375	2,000
Calford Properties #158	Feb. 1, 1998	10.375	2,000
Cambridge Leaseholds	Mar. 31, 2007	10.70	5,126
Campeau Corp. Series A	Dec. 20, 1991	11.25	2,406
Campeau Corp. Series B	Mar. 1, 1993	11.25	2,118
Campeau Corp. Series C	Dec. 1, 1993	11.25	1,951
Canada Permanent Trust	Dec. 14, 1987	13.00	500,000
Canada Permanent	June 12, 1989	11.00	1,000,000
Canadian Utilities	Mar. 15, 1997	17.50	51,000
Chase Manhatten Canada	Sep. 14, 1987	15.25	1,000,000
C.I.B.C.	Mar. 11, 1991	9.90	2,500,000
Consumers Gas	Nov. 30, 1996	17.75	41,000
Continental Bank	Nov. 15, 1999	11.75	25,000
Eaton Acceptance	Sep. 15, 1999	11.00	450,000
Eaton Acceptance	Sep. 15, 1999	11.00	50,000
First National Bank of Chicago	Oct. 1, 1987	15.75	600,000
F.W. Woolworth	Jan. 31, 2003	10.00	1,522,000
Laing Properites (Gulford)	Jan. 1, 1998	10.50	6,000
Household Finance Corp.	Nov. 15, 1988	12.25	1,000,000
I.C.G. Utilities	Nov. 29, 2002	14.00	32,000
I.C.G. Utilities	Nov. 14, 2003	13.50	23,000
Inland Natural Gas	Nov. 15, 1996	18.25	27,000
Interprovincial Pipelines	July 15, 1996	10.875	67,000
Labatts	Apr. 21, 1998	10.375	1,000,000
Montreal Trust	Feb. 20, 1998	10.75	2,000,000
Norcen Energy Resources	Dec. 20, 2003	13.25	45,000
Nova	Feb. 15, 1997	17.75	76,000
Pacific Northern Gas	May 1, 1997	18.00	70,000
Producer Pipeline	June 30, 1995	12.00	40,741
Royal Trust	Aug. 21, 1989	9.80	1,500,000
Royal Trust GIC	Apr. 15, 1991	9.70	2,000,000
Royal Trust	Aug. 15, 1994	10.875	3,000,000
Royal Trust GIC	June 19, 1997	10.20	1,500,000
Royal Trust	Aug. 21, 1991	10.00	1,000,000
Roynat	July 28, 1989	9.95	2,600,000
Simpsons Sears Acceptance	June 15, 2003	12.75	49,000
Stelco	Oct. 1, 2000	13.50	65,000
Toronto Dominion Bank	July 15, 1996	16.00	50,000
Toronto Eaton Centre	Jan. 15, 1997	16.75	46,000
Toronto Eaton Centre	June 1, 2000	12.00	24,000
Toronto Eaton Centre	June 30, 2000	15.00	14,000
Trans Alta Utilities	Mar. 4, 1997	17.625	15,000
Trans Canada Pipelines	Dec. 20, 1996	18.00	43,000
Trans Canada Pipelines	July 20, 2002	10.80	1,000,000
Union Gas	Nov. 30, 1996	17.50	27,000
Union Gas	June 30, 2003	13.00	54,000
Union Gas	Nov. 1, 2002	14.25	27,000
Victoria & Grey	July 22, 1988	12.25	750,000
Victoria & Grey	Sep. 12, 1988	12.125	1,100,000

Schedule 3 continued

Investments	Maturity Date	Interest Rate	Value
West Coast Energy Inc.	July 15, 2000	12.25	200,000
George Weston	Dec. 1, 1997	14.25	25,000
George Weston	June 15, 2000	12.75	506,000
Western International Comm.	Dec. 31, 2000	8.50	863,000
Woodwards Stores	July 15, 1993	9.25	1,000,000
Shares:			
Alaska Airlines	-	-	791,720
Allegis Corp.	-	-	888,380
American General	-	-	1,373,270
American International Group	-	-	1,841,491
Aon Corp.	-	-	2,219,152
Archer Daniels Midland	-	-	1,902,991
Ausimont Corp.	-	-	1,432,607
Bank of Montreal	-	-	864,867
Bernard Chaus	-	-	993,087
Canron	-	-	2,537,000
Canron Class 'B'	-	-	174,404
C.B.S. Inc.	-	-	2,043,503
Charles Schwab Corp.	-	-	1,323,799
Chubb Corp.	-	-	2,439,808
Chubb Corp.	-	-	1,413,302
Chum 'B'	-	-	760,111
C.I.B.C.	-	-	919,730
Canadian Imperial Bank of Commerce	-	-	430,214
Coastal Corp.	-	-	1,483,850
Coca-Cola Ent.	-	-	1,397,191
Consumers Distributing 'B'	-	-	489,000
Crownx	-	-	852,881
Dominion Securities	-	-	2,272,087
Eastern Gas & Fuel	-	-	2,001,967
E.F. Hutton	-	-	1,191,900
Fleet Aerospace	-	-	91,649
Foodmaker Inc.	-	-	539,339
Gendis A.	-	-	1,222,000
General Dynamics	-	-	1,870,392
Georgia Pacific	-	-	1,646,486
Gibson Greetings	-	-	1,264,236
Goldcorps Investments	-	-	59,745
Gulf & Western Inc.	-	-	3,620,534
Harris Corp.	-	-	2,708,077
Hasbro Inc.	-	-	1,598,759
Hospital Corp.	-	-	1,460,820
Humana Inc.	-	-	558,074
Husky Oil Ltd.	-	-	305,408
Imasco	-	-	1,260,250
John Labatt	-	-	847,125
Kellogg Co.	-	-	1,923,120
Lenbrook	-	-	10,116
Lincoln National	-	-	309,905
Lockheed Corp.	-	-	4,987,871
Loews Corp.	-	-	1,228,560
Lowe's Companies	-	-	1,369,966
M.B.I.A. Inc.	-	-	2,176,960

Schedule 3 continued

Investments	Maturity Date	Interest Rate	Value
McDonalds Corp.	-	-	1,290,662
McDonald & Co.	-	-	1,447,508
Merck & Co.	-	-	2,055,805
Minnesota Min. & Mfg.	-	-	2,309,558
Morgan Stanley	-	-	3,283,233
Moore Corp.	-	-	876,813
Northern Telecom	-	-	454,300
Onex Capital Corp.	-	-	256,250
Onex Packaging	-	-	1,801,470
Paine Webber Group	-	-	235,804
Philip Morris Cos.	-	-	1,637,607
P.P.G. Industries	-	-	1,280,037
Primerica Corp.	-	-	1,595,875
Proctor & Gamble	-	-	2,061,005
Rio Algom Ltd.	-	-	1,633,787
R.J.R. Nabisco	-	-	3,957,218
Royal Bank of Canada	-	-	2,255,798
Sask Oil	-	-	916,000
Sask Pen Properties Ltd.	-	-	1,000
Shearson Lehman Bros.	-	-	3,423,100
Shoney's South Inc.	-	-	600,525
S.W. Airlines	-	-	1,683,103
Stanley Continental	-	-	2,217,965
Teck Corp. Convertibles	-	-	936,100
Texas Eastern Corp.	-	-	1,459,869
Textron Inc.	-	-	778,882
Transco	-	-	1,444,952
Travelers Corp.	-	-	3,089,905
Travelers Corp.	-	-	1,755,281
U.S.F. & G. Corp.	-	-	2,567,549
U.S.G. Corp.	-	-	1,329,038
Walt Disney Co.	-	-	1,417,319
Warner Communications	-	-	799,144
Western International Comm. B.	-	-	577,535
World Wide Equities	-	-	43,499
Xerox Corp.	-	-	561,990
Mortgages and Real Estate and Warrants:			
Cairn's Homes	-	-	302,193
Harvard Developments	-	-	1,266,007
Genesee View Condos	-	-	172,004
H.A. Roberts Condos & Hi-Rise	-	-	594,252
Nova Scotia Housing	-	-	88,274
Osni Development	-	-	264,118
Pines of Normanview	-	-	1,473,758
Townhouse Living	-	-	124,286
Diversified Realty Fund Series 'A'	-	-	59,500
Reisman Industrial Portfolio - Toronto	-	-	136,099
Misc. Mortgages & Real Estate	-	-	344,740
Short Term	-	-	688,243,339
Total			$ 920,522,276

Schedule 4
Annuity Fund
Schedule of Investments and Accrued Interest
As at June 30, 1988

	1988		1987	
Investments	**Total**	**Accrued Interest**	**Total**	**Accrued Interest**
Debentures	$ 45,198,592	$ 1,059,404	$ 38,870,380	$ 833,227
Mortgages and Shares	9,532,084	44,087	12,708,412	47,170
Short Term	26,536,840	347,073	10,244,877	46,295
Total	$ 81,267,516	$ 1,450,564	$ 61,823,669	$ 926,692

Schedule 5
Annuity Fund
Schedule of Investments Acquired
Year Ended June 30, 1988

Investments	**Maturity Date**	**Interest Rate**	**Value**
Gov't of Canada	June 1, 2009	11.00	$ 500,000
Gov't of Canada	May 1, 2002	10.00	500,000
Province of New Brunswick	Feb. 25, 1998	10.00	500,000
Ontario Hydro	June 16, 1998	10.375	500,000
Ontario Hydro	June 27, 1998	9.75	1,250,000
Ontario Hydro	Apr. 4, 2009	10.25	1,250,000
Alberta Energy Corp.	Sep. 30, 2003	7.25	500,000
Avco Financial Services	Oct. 27, 1992	11.625	500,000
Bell Canada	July 15, 2009	10.50	1,000,000
Canadian National Railway	May 1, 2005	12.25	270,000
Canadian Oil Debco	Oct. 31, 2000	11.00	255,000
Canadian Utilities	Oct. 15, 2007	12.00	1,000,000
Consumer Gas	June 1, 2006	9.875	750,000
Consumer Gas	July 6, 2012	10.60	1,750,000
Domtar	Aug. 5, 2017	10.85	500,000
Montreal Trust	Jan. 29, 1993	9.95	500,000
Nova	Oct. 1, 2007	11.95	500,000
Royal Trust	Nov. 2, 2000	11.25	500,000
Transcanada Pipeline	July 20, 2002	10.80	500,000
World Bank	Mar. 2, 2008	10.50	500,000
Xerox Financing	Oct. 15, 2007	12.15	500,000
Shares:			
Ausimont Compo Inc.	-	-	281,158
Canadian Imp. Bank of Commerce	-	-	447,500
Bank of Montreal	-	-	521,600
Bow Valley Ind.	-	-	270,386
Canron A.	-	-	42,125
Domtar	-	-	210,700
EnerPlus Resources	-	-	375,000
General Electric	-	-	415,469
George Weston	-	-	310,900
Grafton Group A.	-	-	190,998
Gulf Resources	-	-	1,310,296
I.C. Industries	-	-	393,438
Investment Corp. of Sask.	-	-	600
Investment Corp. of Sask.	-	-	23,902

Schedule 5 continued

Investments	Maturity Date	Interest Rate	Value
Investors Group	-	-	128,100
Ivaco A.	-	-	323,007
Loews Corp.	-	-	637,124
McDonald's Corp.	-	-	417,832
McKeeson Corp.	-	-	165,538
Minnesota Mng. & Mfg.	-	-	220,608
Mitel Corp.	-	-	188,733
Noranda Forest Inc.	-	-	672,750
Paine Webber Group	-	-	138,726
Payless Cashways	-	-	284,227
Placer Dome Inc.	-	-	303,490
Power Financial	-	-	607,739
Procter & Gamble	-	-	506,514
Repap Enterprises Corp.	-	-	431,250
Rockwell International	-	-	507,849
Royal Lepage	-	-	223,358
Sears Canada	-	-	77,396
S.W. Airlines	-	-	333,417
T.C.C. Beverages	-	-	248,022
Trilon Financial A.	-	-	394,572
Mortgages:			
SP Two Properties Ltd.	-	-	225,000
Short Term	-	-	126,312,145
Total			$ 152,166,469

Schedule 6
Annuity Fund
Schedule of Investments Disposed
Year Ended June 30, 1988

Investments	Maturity Date	Interest Rate	Value
Gov't of Canada	June 1, 2009	11.00	$ 500,000
Gov't of Canada	May 1, 2002	10.00	1,000,000
Canadian National Railway	Nov. 15, 2004	13.00	17,000
Avco Financial Services	Feb. 6, 1989	12.25	500,000
Bell Canada	July 15, 2009	10.50	500,000
Cadillac Shopping Center	Sep. 12, 2003	9.00	6,000
Cambridge Leaseholds	Mar. 31, 2002	10.60	2,615
Canada Permanent Trust	Dec. 14, 1987	13.00	500,000
Canada Permanent Trust	June 12, 1989	11.00	500,000
Chase Manhattan Canada	Sep. 14, 1987	15.25	500,000
Chase Manhattan Canada	Nov. 12, 1987	12.875	1,000,000
Domtar	Aug. 5, 2017	10.85	500,000
Imasco	Nov. 20, 1996	10.50	500,000
Montreal Trust	July 14, 1987	12.00	500,000
Norcen Energy Resources	Dec. 20, 2003	13.25	11,000
Nova Corp.	Dec. 31, 1997	11.25	500,000
Producers Pipeline	June 30, 1995	12.00	20,370

Schedule 6 continued

Investments	Maturity Date	Interest Rate	Value
Toronto Dominion Bank	Sep. 15, 2003	13.15	15,000
Toronto Dominion Bank	July 15, 1991	16.00	20,000
Union Gas	June 30, 2003	13.00	16,000
Western International	Dec. 31, 2000	8.50	250,000
Shares:			
Alberta Natural Gas	-	-	300,765
Ausimont Compo Inc.	-	-	281,158
Bank of Commerce	-	-	391,636
Bank of Montreal	-	-	521,600
Bow Valley Ind.	-	-	90,817
Campbell Redlake Mines	-	-	40,000
Canron A.	-	-	114,405
Chi-Chi's Ltd.	-	-	416,542
C.N.W. Corp.	-	-	396,101
Contour Blind & Shade	-	-	107,126
Dome Mines	-	-	90,000
Filtertek Inc.	-	-	376,300
First Australia	-	-	340,451
General Electric	-	-	415,469
George Weston	-	-	310,900
Gibson Greetings	-	-	214,658
Grafton Group A.	-	-	190,998
Gulf Resources	-	-	843,750
Hayes Dana Inc.	-	-	297,830
I.C. Industries	-	-	393,438
Insilico Corp.	-	-	123,673
Investors Group	-	-	128,100
Ivaco A.	-	-	323,007
John Forsythe	-	-	247,500
Leslie Fay Companies	-	-	340,141
Loews Corp.	-	-	637,124
Mcdonald's Corp.	-	-	417,832
McKesson Corp.	-	-	165,538
Minnesota Mng. & Mfg.	-	-	220,608
Moffat Communications	-	-	389,250
Noranda Forest Inc.	-	-	672,750
Paine Webber Group	-	-	271,755
Payless Cashways	-	-	284,227
Pilgrims Pride	-	-	159,938
Placer Development	-	-	26,000
Power Financial	-	-	190,390
Proctor & Gamble	-	-	506,514
Repap Enterprises Corp.	-	-	431,250
Rio Algom	-	-	208,200
Rockwell International	-	-	507,849
Royal Lepage	-	-	223,358
Sears Canada	-	-	77,395
Shearson Lehman Bros.	-	-	409,979
S.W. Airlines	-	-	333,417
T.C.C. Beverages	-	-	248,022
Teck Convert	-	-	189,750
Trilon Financial Corp.	-	-	196,414
Trilon Financial A.	-	-	394,572
Tyler Corp.	-	-	124,972

Schedule 6 continued

Investments	Maturity Date	Interest Rate	Value
Western International Comm.	-	-	414,769
Miscellaneous Mortgages	-	-	13,272
Short Term	-	-	110,020,182
Total			$ 132,389,677

Schedule 7
Supplementary Allowances Fund
Schedule of Investments and Accrued Interest
As at June 30, 1988

	1988		1987	
Investments	Total At Cost	Accrued Interest	Total At Cost	Accrued Interest
Short Term	$ 8,284,603	$ 132,844	$ 6,228,039	$ 62,536
Total	$ 8,284,603	$ 132,844	$ 6,228,039	$ 62,536

Schedule 8
Voluntary Contributions Fund
Schedule of Investments and Accrued Interest
As at June 30, 1988

	1988	
Investments	Total	Accrued Interest
Corporate Debentures	$ 1,095,139	$ 56,486
Short Term	211,495	3,361
Total	$ 1,306,634	$ 59,847

Schedule 9
Voluntary Contributions Fund
Schedule of Investments Acquired
Year Ended June 30, 1988

Investments	Maturity Date	Interest Rate	Value
Avco Financial Services	Jan. 23, 1989	10.875	$ 500,000
Short Term			1,233,912
Total			$ 1,733,912

Schedule 10
Voluntary Contributions Fund
Schedule of Investments Disposed
Year Ended June 30, 1988

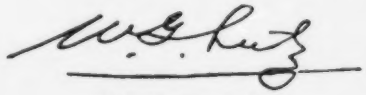
Investments	Maturity Date	Interest Rate	Value
Avco Financial Services	Jan. 23, 1989	10.875	$ 500,000
Short Term			1,144,100
Total			$ 1,644,100

AUDITOR'S REPORT

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of The Teachers' Superannuation Commission as at June 30, 1988 and the statements of changes in fund balances and annuity underwriting income and retained earnings for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at June 30, 1988 and the changes in its fund balances and the results of its annuity underwriting operations for the year then ended in accordance with the accounting principles disclosed in Note 2 to the financial statements applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan,
November 17, 1988.

W.G. Lutz, F.C.A.,
Provincial Auditor.

Statement 1
THE TEACHERS' SUPERANNUATION COMMISSION
BALANCE SHEET
As At June 30

	1988					1987
	Teachers' Superannuation Fund	Annuity Fund	Supplementary Allowances Fund	Voluntary Contributions Fund	Totals	Totals
ASSETS						
Cash	$ 3,811,175	$ 141,817	$ 79,189	$ —	$ 4,032,181	$ 40,053
Accrued interest	11,876,284	1,450,564	132,844	59,846	13,519,538	10,240,468
Investments (Note 3)	645,065,431	81,267,516	8,284,603	1,306,634	735,924,184	669,479,818
Contributions receivable						
- teachers	2,400,573	660,751	38,821	—	3,100,145	3,080,450
- Minister of Finance	5,141,097	1,258,136	94,253	—	6,493,486	6,031,156
Due (to) from other Funds	(104,434)	(56,543)	160,977	—	—	—
	$ 668,190,126	$ 84,722,241	$ 8,790,687	$ 1,366,480	$ 763,069,534	$ 688,871,945
LIABILITIES, FUND BALANCE AND RETAINED EARNINGS						
Liabilities						
Bank overdraft	$ —	$ —	$ —	$ 6,032	$ 6,032	$ 4,919,040
Accounts payable	55,943	117,110	—	—	173,053	480,384
Provision for future annuities	—	2,258,942	—	—	2,258,942	1,111,629
	55,943	2,376,052	—	6,032	2,438,027	6,511,053
Fund balance (Note 4) (Statement 2)	668,134,183	82,365,162	8,790,687	1,360,448	760,650,480	682,365,785
Retained earnings (deficit) - annuity operations (Statement 3)	—	(18,973)	—	—	(18,973)	(4,893)
	$ 668,190,126	$ 84,722,241	$ 8,790,687	$ 1,366,480	$ 763,069,534	$ 688,871,945

(See accompanying notes)

Statement 2
THE TEACHERS' SUPERANNUATION COMMISSION
STATEMENT OF CHANGES IN FUND BALANCES
Year Ended June 30

	1988					1987
	Teachers' Superannuation Fund	Annuity Fund	Supplementary Allowances Fund	Voluntary Contributions Fund	Totals	Totals
Fund balance, beginning of year	$ 611,339,106	$ 63,303,211	$ 6,464,187	$ 1,259,281	$ [illegible]	$ [illegible]
Add:						
Contributions - Minister of Finance (Note 8)	56,887,590	8,304,340	406,607	—	[illegible]	[illegible]
- teachers	25,025,918	6,596,802	392,105	—	[illegible]	[illegible]
Investment income	54,377,757	6,301,228	646,722	137,361	[illegible]	[illegible]
Transfers and other contributions	2,783,196	266,363	145,876	—	[illegible]	[illegible]
Interfund transfers	(1,062,216)	244,644	817,572	—	—	—
	138,012,245	21,713,377	2,408,882	137,361	[illegible]	[illegible]
Deduct:						
Allowances to superannuates	78,222,038	—	—	—	[illegible]	[illegible]
Refunds and transfers	2,995,130	1,511,647	82,382	36,194	[illegible]	[illegible]
Accumulated balances of retired teachers transferred to annuity underwriting operations	—	1,139,779	—	—	[illegible]	[illegible]
	81,217,168	2,651,426	82,382	36,194	[illegible]	[illegible]
Fund balance, end of year - to Statement 1	$ 668,134,183	$ 82,365,162	$ 8,790,687	$ 1,360,448	$ [illegible]	$ [illegible]

(See accompanying notes)

Statement 3
THE TEACHERS' SUPERANNUATION COMMISSION
STATEMENT OF ANNUITY UNDERWRITING INCOME AND RETAINED EARNINGS
Year Ended June 30

	1988	1987
Revenue:		
Accumulated balances of retired teachers transferred from Annuity Fund	$ 1,139,779	$ 840,327
Investment income	175,864	68,443
	1,315,643	908,770
Expense:		
Annuities	182,410	75,220
Change in provision for future annuities	1,147,313	834,705
	1,329,723	909,925
Net loss for the year	(14,080)	(1,155)
Retained earnings (deficit), beginning of year	(4,893)	(3,738)
Retained earnings (deficit), end of year - to Statement 1	$ (18,973)	$ (4,893)

(See accompanying notes)

THE TEACHERS' SUPERANNUATION COMMISSION
NOTES TO THE FINANCIAL STATEMENTS
June 30, 1988

1. **Status of the Commission**

   The Teachers' Superannuation Commission is established under The Teachers' Superannuation Act to administer pension schemes for the benefit of Saskatchewan teachers. The Act has established the following Funds to account for these pension schemes:

   a) Teachers' Superannuation Fund

      This Fund is used to account for the net assets accumulated for a defined benefit final average pension plan for teachers who commenced service prior to July 1, 1980. These teachers may elect to transfer their accumulated contributions and be subject to the provisions relating to the Annuity Fund prior to July 1, 1991.

   b) Annuity Fund

      This Fund was established on July 1, 1980 to account for the net assets accumulated for a defined contribution pension plan for teachers who commenced service on or after this date. Although the Commission underwrites annuity contracts for teachers upon their retirement, the accumulated monies contributed and available to pay annuities are not separately administered. To disclose the operating results of the annuity underwriting operation, a Statement of Annuity Underwriting Income and Retained Earnings forms part of this Fund (Annuity Fund) in these financial statements.

   c) Supplementary Allowances Fund

      This Fund was also established on July 1, 1980. It is used to provide certain additional payments to teachers receiving annuities from the Annuity Fund as well as to dependants of deceased annuitants.

   d) Voluntary Contributions Fund

      This Fund was established on December 13, 1985 to account for amounts received from teachers who have elected to make voluntary contributions.

      The Commission separately administers a Group Life Insurance Plan funded jointly by plan participants and the Minister of Finance of the Province and a Group Dental Plan funded totally by the Minister of Finance. Information concerning these activities is not disclosed in these financial statements but is included in the Commission's annual report.

2. **Significant Accounting Policies**

   a) These financial statements are prepared on the accrual basis of accounting.

   b) Investments are recorded at cost. Any premium or discount on purchase is amortized into revenue on a straight-line basis over the term of the investment. Gains or losses relating to investments sold prior to maturity are recognized in the year of sale.

      Short term investments are recorded at cost, which approximates market value.

   c) The provision for future annuities represents the estimated amount required to meet future payments to annuitants and is determined by a yearly actuarial valuation. This provision is reflected as a charge against the annuity underwriting operations.

3. **Investments**

	1988	1987
Bonds and debentures	$ 439,503,639	$ 393,615,307
Equity investments	102,169,904	118,821,279
	541,673,543	512,436,586
Mortgages	31,518,273	34,231,544
Real Estate	17,195,069	16,653,131
Short Term	145,537,299	106,158,557
	$ 735,924,184	$ 669,479,818

Bonds, debentures and equity investments had a quoted market value at June 30, 1988 of $570,848,934 (1987 - $551,983,784). Short term investments are valued at cost which approximates market value. Mortgages and real estate are not publicly traded and accordingly do not have a quoted market value.

Section 13 of The Teachers' Superannuation Act provides that the Minister of Finance hold all monies in trust for investment in specified classes of securities.

4. **Minimum Balance of Funds**

Teachers' Superannuation Fund -

Under Section 14(1) of The Teachers' Superannuation Act, the Fund shall at all times at least equal the sum of:

(i) contributions made to the Fund by or on behalf of teachers who have not retired, together with interest thereon;

(ii) contributions made to the Fund by the Minister of Finance; and

(iii) the teachers' voluntary contributions, together with interest thereon.

At the year end, the minimum balance of the Fund was determined to be $506,624,713 (1987 - $457,403,247) according to the above criteria.

The increase in the minimum balance of the Fund in the current year is due to the following:

Contributions received	$ 49,758,131
Provision for interest and other	22,911,758
Accumulated contributions of superannuating teachers	(18,945,068)
Refunds and transfers	(4,503,355)
Net increase in minimum balance	$ 49,221,466

The Commission also considers interest on contributions made by the Minister of Finance totalling $41,308,088 (1987 - $30,595,124) to be a component of the minimum balance of the Fund for administrative purposes.

Annuity Fund -

The Annuity Fund balance is equal to the minimum required by Section 14(2) of The Teachers' Superannuation Act which states that the Fund shall at all times at least equal the sum of:

(i) contributions made to the Fund by or on behalf of teachers who have not retired;

(ii) contributions made to the Fund by the Minister of Finance; and

(iii) any contributions that may be transferred to the Fund on behalf of a teacher from the Teachers' Superannuation Fund;

together with interest thereon.

At the year end, the minimum balance of the Fund was determined to be $82,365,162 (1987 - $63,303,211).

Supplementary Allowances Fund -

Section 14(3) of the Teachers' Superannuation Act states that the Fund shall at all times at least equal the amount of contributions made to the Fund together with interest thereon. At June 30, 1988, the accumulated amount of teachers' contributions plus interest was $2,399,289 (1987 - $1,910,337).

5. **Assets Attributed to Annuity Underwriting**

The amount of assets attributed to annuity underwriting as at June 30, 1988 of $2,239,969 (1987 - $1,106,736) is comprised of investments which are separately accounted for and cash on account.

6. **Related Party Transactions**

In accordance with Section 73 of The Teachers' Superannuation Act, all expenses of the administration of the Act are paid out of monies appropriated to the Department of Education by the Legislature for the purpose. Accordingly, no provision for these costs is included in these financial statements.

On June 28, 1988, Section 13 of The Teachers' Superannuation Act was amended. According to amended subsection 13(7), costs incurred in; and other expenses related to; managing, investing or disposing of all or any part of the assets of funds administered by the Commission will be payable out of these funds.

7. **Actuarial Valuation**

An actuarial valuation was performed on the Teachers' Superannuation Fund as at June 30, 1986. The report stated that, using the accrued benefit actuarial cost method with salary projection, the present value of accumulated benefits resulting from service rendered to the valuation date was $1,834,149,000. It further stated that assets, valued at amortized cost except for equities which are valued at cost partially adjusted to market value, totalled $555,207,000 resulting in an unfunded actuarial liability of $1,278,942,000. The next valuation is planned to be performed as at June 30, 1989.

The Minister of Finance is obligated by Section 18(1)(a) of The Teachers' Superannuation Act to provide sufficient money to make it possible at all times to pay the allowances granted under the Act.

8. **Payments from the Minister of Finance**

Section 18 of The Teachers' Superannuation Act requires the Minister of Finance to pay to the Teachers' Superannuation Fund sufficient money to make it possible at all times to pay the allowances granted under this Act or a former Act, an amount equal to the amount contributed by teachers after July 1, 1980 and any amount necessary to maintain a minimum fund balance as provided in Section 14(1) of the Act.

During 1988, the following payments were received:

Matching contributions	$24,379,760
Other	32,507,830
	$56,887,590

It also requires him to pay to the Annuity Fund an amount equal to that contributed by teachers to that Fund and, for those teachers who transfer from the Teachers' Superannuation Fund to the Annuity Fund, an amount equal to the teachers' contributions made prior to July 1, 1980 together with interest thereon and an amount equal to twice the difference between the interest earned by the Teachers' Superannuation Fund and the interest credited to the teacher in that Fund.

In addition, the Minister of Finance is required to pay to the Supplementary Allowances Fund an amount equal to that contributed by teachers.

9. **Comparative Figures**

Certain comparative figures have been reclassified in order to conform with the current year's financial statement format.

Group Life Insurance

Program

Legislation was introduced September 1, 1960 to provide group life insurance coverage for 8,928 teachers. The amount of insurance coverage and the plan provisions have been considerably increased since its inception. In 1974, group life insurance became a mandatory negotiable item under The Teacher Collective Bargaining Act, 1973 and continues as such pursuant to section 232 of The Education Act. As a negotiable item, any amendments to the group insurance plan occur only as a result of a provincial collective bargaining agreement.

In addition to providing life insurance coverage for Saskatchewan Teachers, the teachers' group life plan also provides coverage for individuals employed on a full-time basis by a board of education as secretary, treasurer, secretary-treasurer, assistant secretary, assistant treasurer or assistant secretary-treasurer, and for individuals employed by the Saskatchewan School Trustees' Association in positions requiring such qualifications. Coverage is available for:

- active teachers;
- teachers absent from work for educational reasons;
- teachers absent from work due to ill health;
- teachers absent from teaching in Saskatchewan to serve as an exchange or special teacher; and
- superannuated teachers.

The insurance coverage includes an amount for accidental death and dismemberment benefits equal to and in addition to the amount of ordinary life insurance in effect.

Administration

With the authorization of the Lieutenant Governor in Council and with the approval of the Saskatchewan Teachers' Federation, the Minister of Finance has entered into an agreement with Metropolitan Life Insurance Company of Canada to underwrite the teachers' group life insurance plan.

The Teachers' Superannuation Commission is responsible for the legislation governing this plan and the administration of the underwriting contract. This administration includes the collection and subsequent payment of premiums to the contracted life insurance company. The Minister of Finance is responsible for payment of 50 per cent of the premium required to provide each teacher the coverage as set out in the provincial collective bargaining agreement. Superannuated teachers and individuals employed within the category of secretary-treasurer are responsible for 100 per cent of the required premiums.

Highlights of the 1987-88 Insurance Year

- The 1987-88 annual premium for term life and accidental death and dismemberment coverage was $142.00. The insurance coverage for 1987-88 was $83,000 term life plus $83,000 accidental death and dismemberment.
- Insurance coverage was provided for a total 14,491 participants. Of that total 13,604 were teachers, 796 were superannuated teachers and 91 participated within the category of secretary-treasurers.
- Total insurance in force was $1,202,753,000.
- Total premiums amounted to $2,029,577.60 of which $951,982.20 was the share required by the Minister of Finance pursuant to the provincial bargaining agreement.
- There were 16 death claims, 2 accidental death claims and a net increase of 8 claims in which a waiver of premium was approved by Metropolitan Life Insurance Company.
- Net deficit on operations for the year was $298,738.

The Teachers' Life Insurance (Government Contributory) Act
Chapter T-8, R.S.S. 1978

For the years ended August 31	1985	1986	1987	1988
Retention Summary				
Number of insured teachers	13,116	13,788	14,404	14,491
Total amount of insurance in force	$ 996,816,000.00	$ 1,047,888,000.00	$ 1,195,532,000.00	$ 1,202,753,000.00
Premiums Paid:				
Provincial Treasurer	$ 832,107.50	$ 855,118.64	$ 972,396.82	$ 951,982.20
Teachers	$ 891,687.50	$ 936,365.90	$ 1,079,671.58	$ 1,077,595.40
Total Premiums Paid	$ 1,723,795.00	$ 1,791,484.54	$ 2,052,068.40	$ 2,029,577.60[1]
Number of Claims	14	9	25	16
Amount of Claims	$ 1,266,791.00	$ 921,775.00	$ 2,311,244.00	$ 1,494,000.00[2]
Number of total disability claims admitted	8	19	22	8
Amount of total disability claims admitted	$ 263,062.00	$ 629,194.00	$826,476.00	$ 425,405.00[3]
Number of disability claims cancelled	Nil	1	2	Nil
Amount of disabililty claims cancelled	Nil	$ 76,366.00	$ 171,445.00	Nil
Sums paid for the conversion of insurance	Nil	$ 2,450.00	$ 4,141.00	Nil
Sums retained by the insurance company	$ 91,416.00	$ 87,851.00	$ 18,727.00	$ 73,121.00[4]
Total	$ 102,526.00	$ 226,580.54	$ (937,074.60)	$ (37,051.60)

1. Includes $8,945.31 remitted in subsequent year

2. Represents: (a) 16 death claims of $83,000 ..... $1,328,000
   (b) 1 accidental death claim of $83,000 .... $ 83,000

3. Determined on actuarial basis

4. Represents: (a) Premium tax ..... $ 40,412
   (b) Administration and risk ..... $ 56,173
   (c) Claim expenses ..... $ 3,710
   $ 100,295
   (d) Interest on cashflow and reserves ..... $ 27,174
   Sums retained ..... $ 73,121

Dental Plan

Program

A dental plan was implemented effective January 1, 1986 for Saskatchewan teachers in accordance with the 1985-86 Provincial Collective Bargaining Agreement between boards of education, the Government of Saskatchewan and the teachers of Saskatchewan. The Teachers' Dental Plan provides coverage for Preventive, Routine and Major Dental Services for:

- teachers employed on a regular contract by a board of education;
- teachers receiving disability benefits rom the Sask. Teachers' Federation Income Continuance Plan and/or the Teachers' Superannuation Plan; and
- dependants of eligible teachers but not those dependant children eligible for coverage under the Saskatchewan Dental Plan because of age. As the Saskatchewan Dental Plan eliminated coverage for the 14 to 17 year old group effective September 1, 1987, they are now eligible for coverage under the Teachers' Dental Plan.
- the 1987-89 Provincial Collective Bargaining Agreement extended coverage effective January 1, 1986, to teachers in private schools that are eligible to receive capital grants.

Part-time teachers employed on regular contract receive the same level of coverage as eligible full-time teachers. The Collective Agreement requires that the Maximum Plan Reimbursement Level be adjusted for any change to the suggested Fee Guides of the College of Dental Surgeons of Saskatchewan and the Denturists Society of Saskatchewan made during the period of the Collective Agreement; such adjustment to maintain an equivalent ratio of coverage as was in effect on the date the Agreement was signed.

Administration

The Minister of Finance, on behalf of the Government of Saskatchewan, is responsible for all the costs associated with the Teachers' Dental Plan. Teachers are not required to contribute to the Plan. The Government of Saskatchewan and the Saskatchewan Teachers' Federation have mutually agreed to contract Metropolitan Life Insurance Company for payment of benefits as provided by the Plan. There is no deductible required and Metropolitan will make reimbursement to the teacher for a percentage of eligible dental charges incurred up to the Maximum Plan Reimbursement level for each covered dental procedure code.

The Teachers' Dental Plan is administered and managed by the Teachers' Superannuation Commission. This administration includes submission of dental claims to Metropolitan for claims adjudication/payment and communication with teachers regarding the terms of the Plan and status of claims being processed. The Commission and Metropolitan are committed to claim settlement within three weeks of claim submission to the commission offices.

Highlights of the 1987-88 Dental Year

- The Teachers' Superannuation Commission processed a total of 18,733 claims for the 1987-88 dental year with payment totalling $1,651,640.55 being made with respect to 18,990 claims:

  11,702 Employee Claims $1,054,452.64

  7,288 Dependant Claims $597,187.91